Archdiocesan Restructuring Workbook

Holy Trinity Parish

Port Huron

Planning Area 14

Published March 2026

About the Workbook

There are three sections of this workbook, each one equips priests and key parish leaders with essential data about:

1) The Archdiocese of Detroit
2) Your planning area
3) Your parish

This workbook serves as a planning resource to support thoughtful reflection on the current strengths and future opportunities for ministry and evangelization within each planning area.

Prayer for Archdiocesan Restructuring

Come, Holy Spirit.

Make your presence known as we restructure the parishes
and ministries of our archdiocese.

Be our light on the path we walk together.
Help us hear your voice in the quiet of our own hearts,
in the wisdom of others and in the world around us.

We know you are with us in every step of the process.
Give us clarity, understanding, and direction.
In all things, help us share the light of your love. Amen.

Ste. Anne, pray for us.
Blessed Solanus Casey, pray for us.
Mary, Mother of the Church, pray for us.

Why Archdiocesan Restructuring?

Many parishes were built or grew in a time when Christian values and assumptions were the norm. Faith was inherited and the Church held cultural influence.

There is no doubt that the culture around us, both in the United States and locally in the Archdiocese of Detroit, has changed. The mission, however, has not; it has always been to “go and make disciples” (Matthew 28:19)

Why Archdiocesan Restructuring?

I dream of a "missionary option", that is, a missionary impulse capable of transforming everything, so that the Church's customs, ways of doing things, times and schedules, language and structures can be suitably channeled for the evangelization of today's world rather than for her self-perseveration.

Evangelii Gaudium, 27

Why Archdiocesan Restructuring?

The renewal of structures demanded by pastoral conversion can only be understood in this light, as part of an effort to make them more mission-oriented, to make ordinary pastoral activity on every level more inclusive and open, to inspire in pastoral workers a constant desire to go forth and in this way to elicit a positive response from all those whom Jesus summons to friendship with himself.

Evangelii Gaudium, 27

Archdiocesan Restructuring Process

Why?

As we move forward on mission, we must first address the challenges of our changing culture, which include demographic and financial shifts, a decline in the practice of the faith, and fewer priests serving our archdiocese. These challenges have resulted in limited resources to serve, sustain, and grow the Church in Detroit.

How?

The Archdiocesan Restructuring process will examine the existing Families of Parishes structure, as well as the structure of the Curia, to discern how we can be structured and how our resources can be best aligned "for the evangelization of today's world rather than for [our] self-preservation" (Evangelii Gaudium, 27).

Archdiocesan Restructuring Challenges

Our Goal for Restructuring

Develop a new pastorate model authored by the Holy Spirit that establishes a vibrant Catholic presence in every area of the Archdiocese of Detroit.

Vibrant Parishes

Gospel renewal in our parishes and other ministry efforts

Flourishing Priests

Priests flourishing in their ministry to parishes and the greater community

Mission Ready

Secure a vibrant future for the Church of Detroit

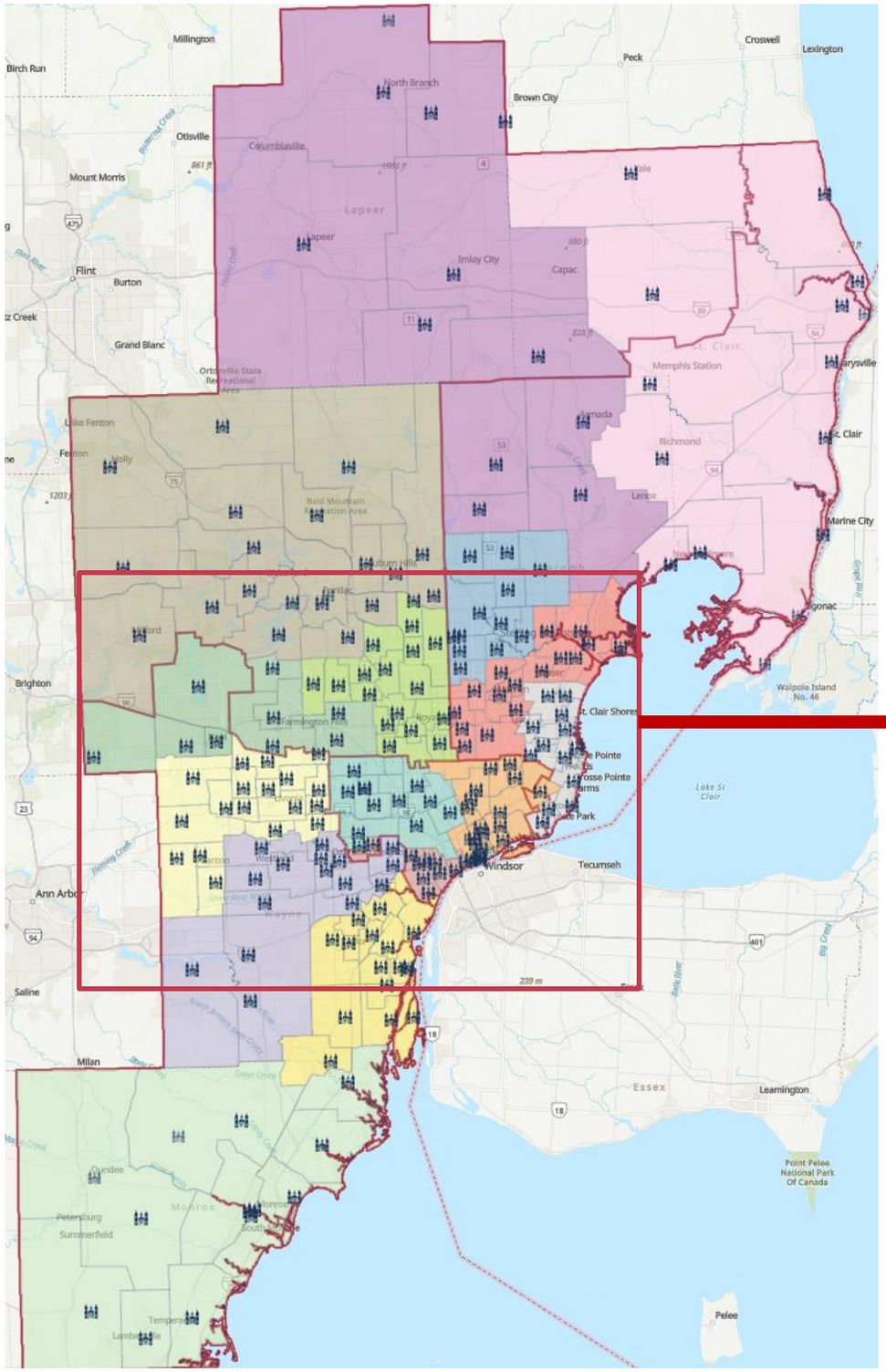
Section One

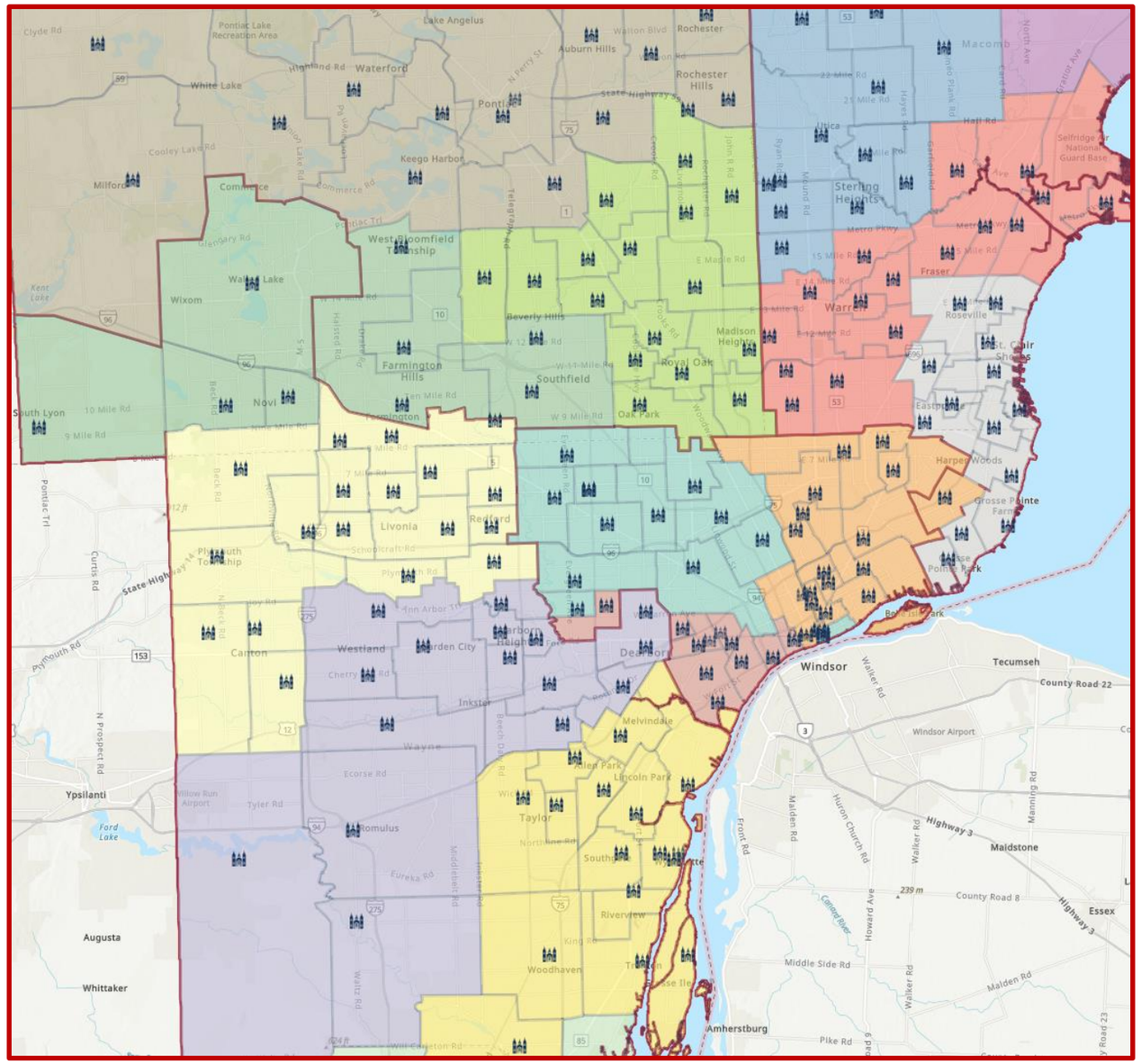
The Archdiocese of Detroit

About our Archdiocese

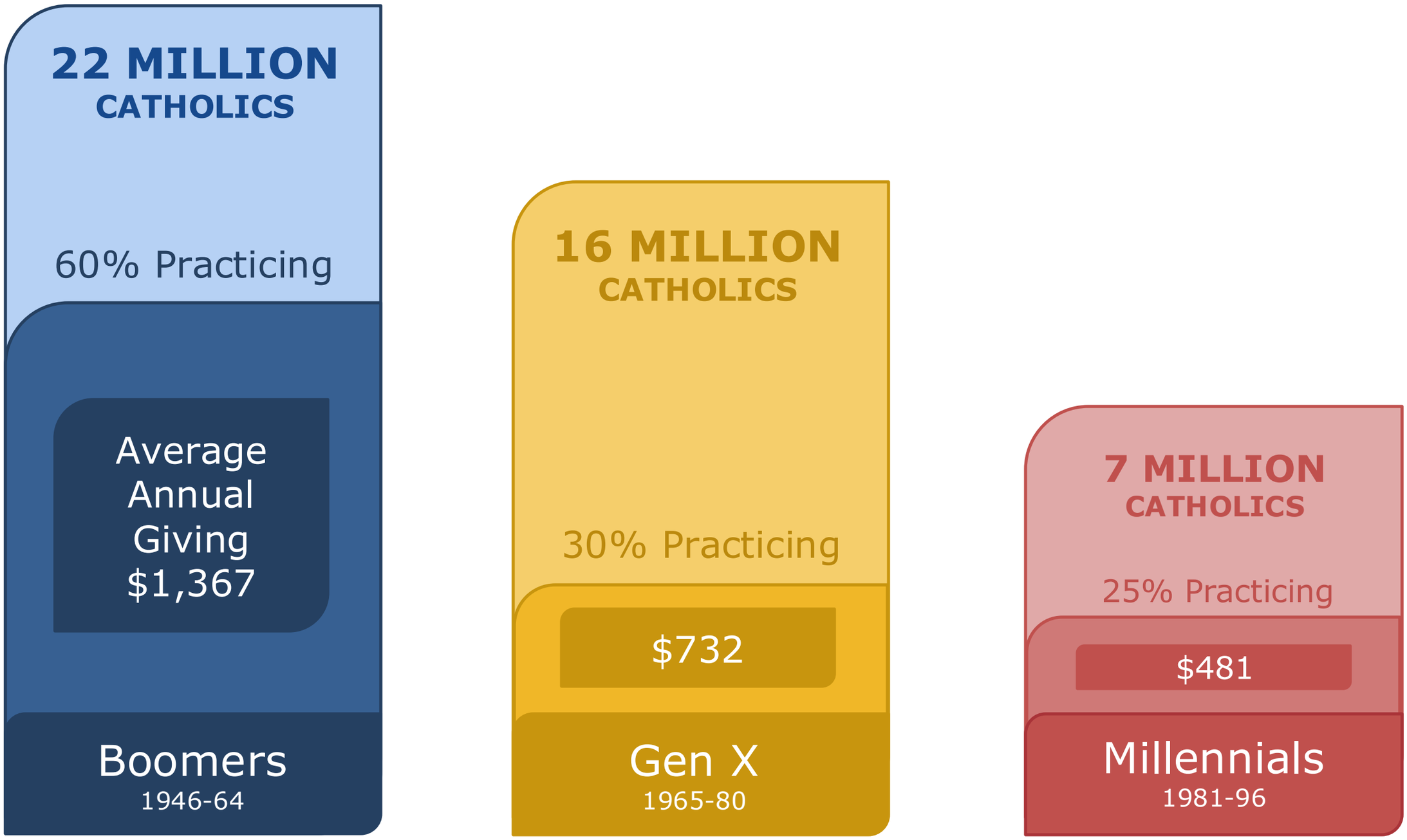
- The Archdiocese of Detroit is comprised of 209 parishes encompassing the City of Detroit and six surrounding counties – a large and diverse territory: urban, suburban and rural.
- Our local church has been declining for several decades as older Catholics move or die and there are insufficient number of young Catholics to take their place.
- This is best exemplified by the significant decline in the number of births and baptisms in our diocese.
- As our Catholic population has moved from the city to the near suburbs and from the near suburbs to the farther out suburbs, this has resulted in too few priests in large parishes and too many priests in small parishes.
- Our diocesan priests are aging and the number of priests to serve our Catholic population is declining.
- Over the past decade, Mass attendance has been on a steady decline. Despite a rebound from 2020 to 2024, Mass attendance remains 14.7% below pre-COVID levels.
- The current average rate of Mass attendance decline each year across the Archdiocese is 4%.

Our Territory for Evangelization



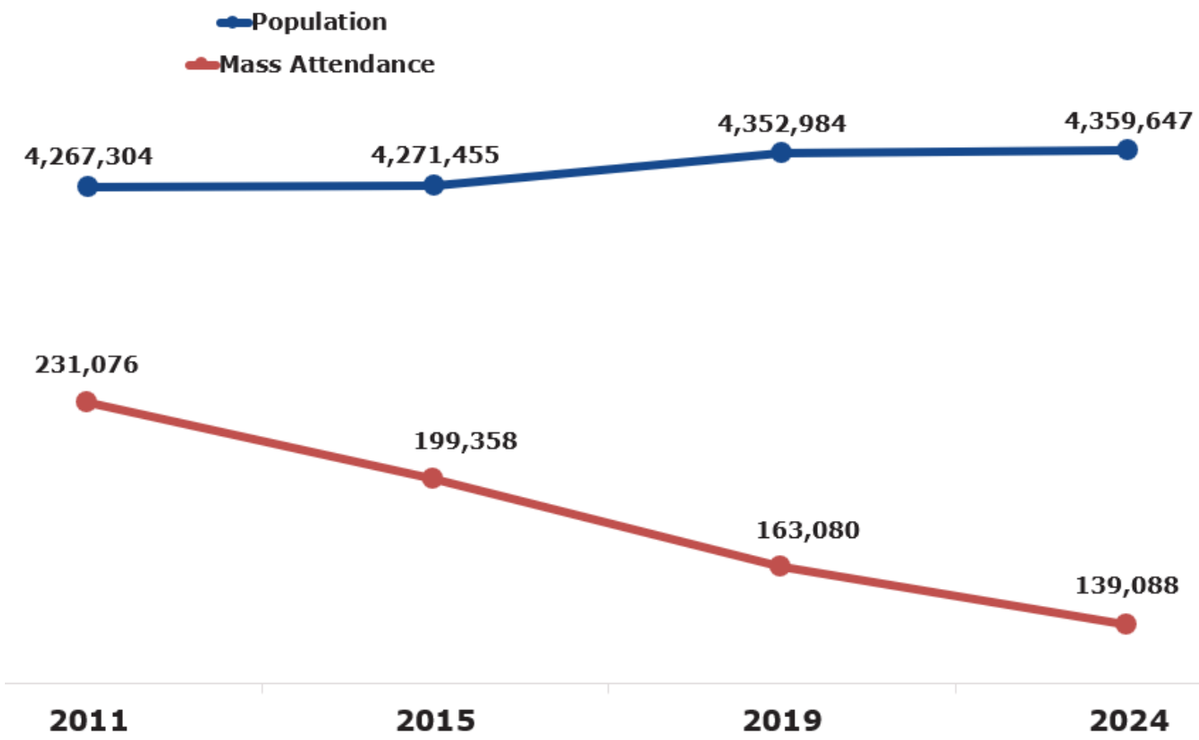


Nationally, Practice and Generosity are Declining with Each Generation



Source: Catholic Leadership Institute | CARA | Pew Research

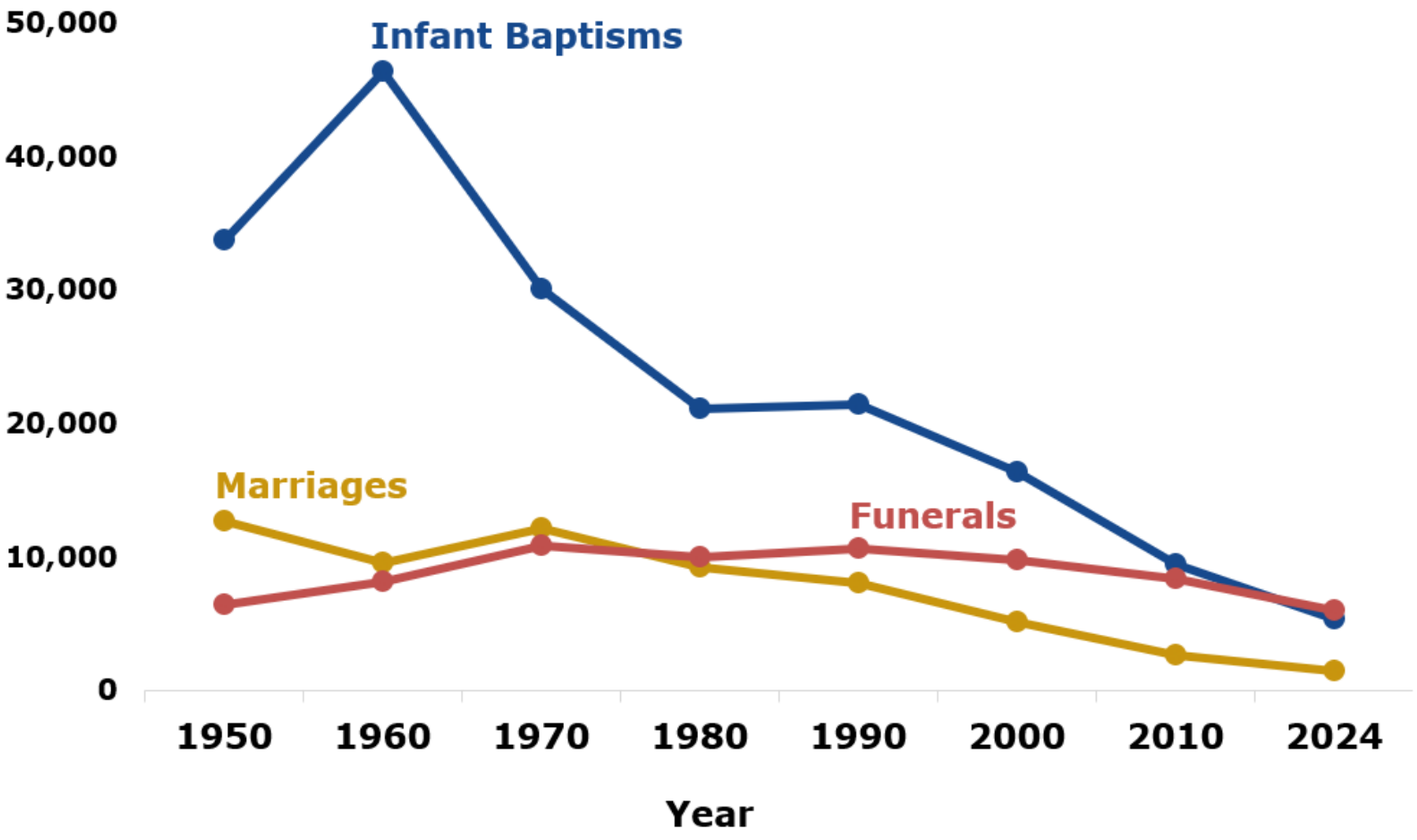
As Greater Detroit Population Grows, Regular Mass Attendance Continues to Decline



Population Source: Michigan Senate Fiscal Agency

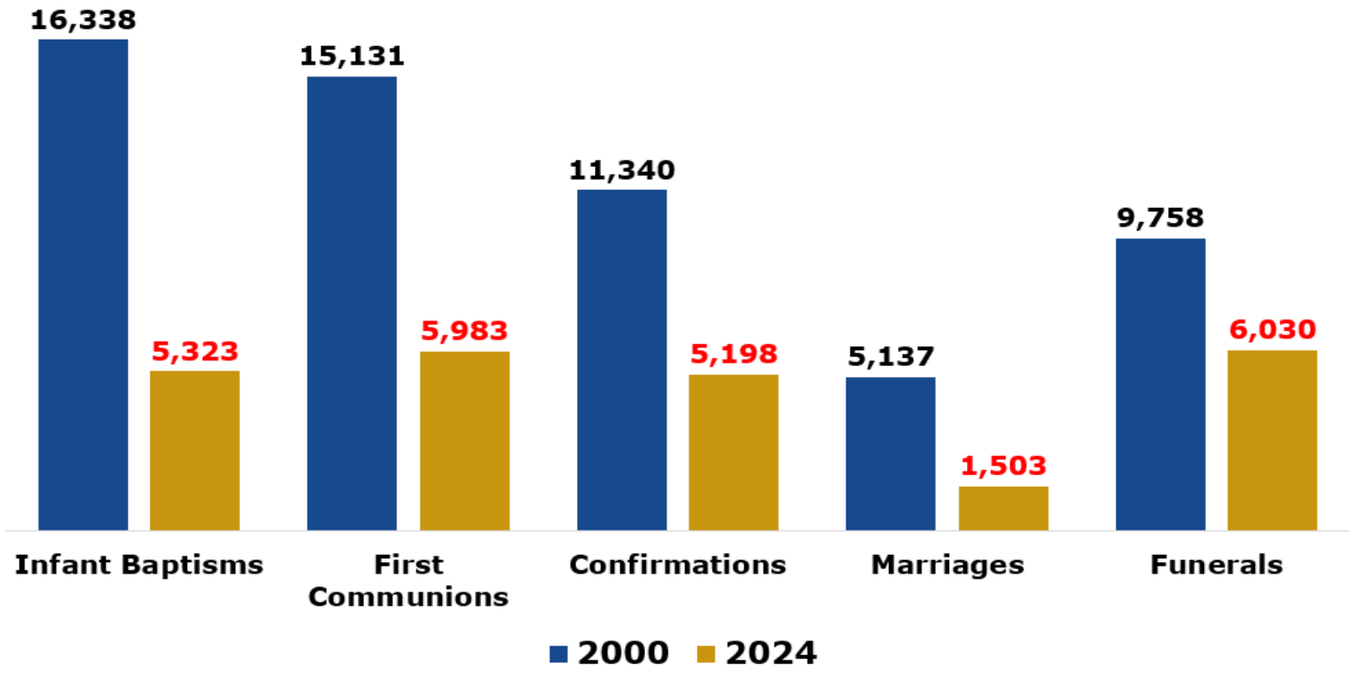
- **Mass attendance has declined by nearly 92,000 people since 2011, dropping from 231,076 to 139,088 by 2024 – a 40% decrease in just 13 years.**
- The decline is persistent across every period, not a one-time drop:
  - 2011 -> 2015: down 31,718 (-13.7%)
  - 2015 -> 2019: down 36,278 (-18.2%)
  - 2019 -> 2024: down 23,993 (-14.7%)
- On average, Mass attendance has fallen by about 4% per year, meaning roughly 1 in every 25 regular attendees is lost annually if the trend continues.
- At the current rate of decline, one-third of today's Mass-attending Catholics will no longer be attending within the next decade.
- In 2024, only 29% of pews were occupied across the Archdiocese of Detroit.

Our Church is Growing Older, Not Younger



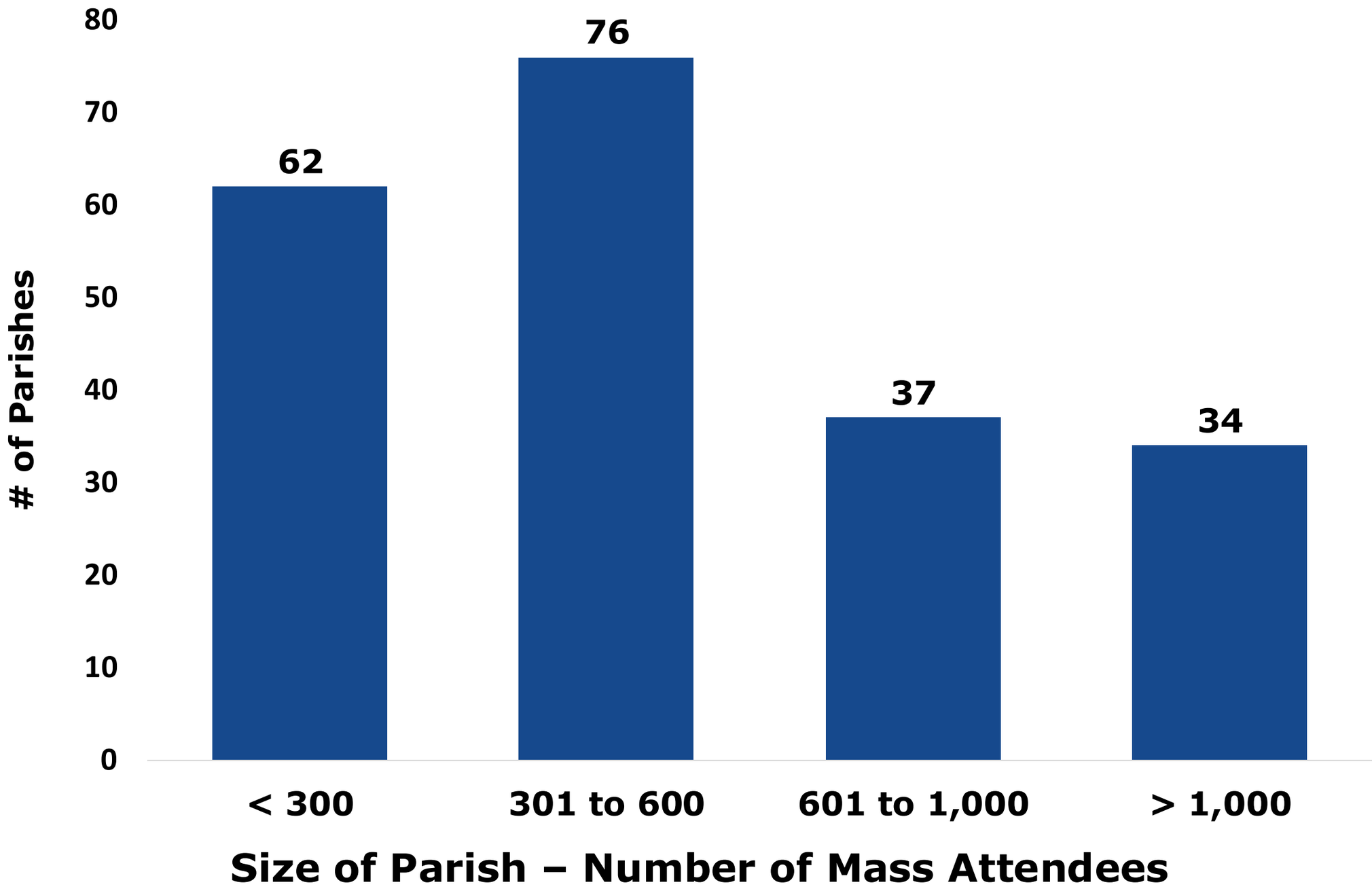
- Infant baptisms have declined the most dramatically—by roughly 60-70% from peak to present, showing a sharp and sustained drop after an early high point and signaling a major contraction in new families entering the Church sacramentally.
- Marriages have fallen by approximately 40-50% over the period shown, with a brief early increase followed by a steady, long-term decline, ending at their lowest level in the most recent year.
- Funerals have remained comparatively stable, fluctuating within roughly a 10-20% range, before tapering downward—indicating that overall sacramental life is increasingly weighted toward later stages of life rather than beginnings.

Funerals Now Exceed All Other Sacraments

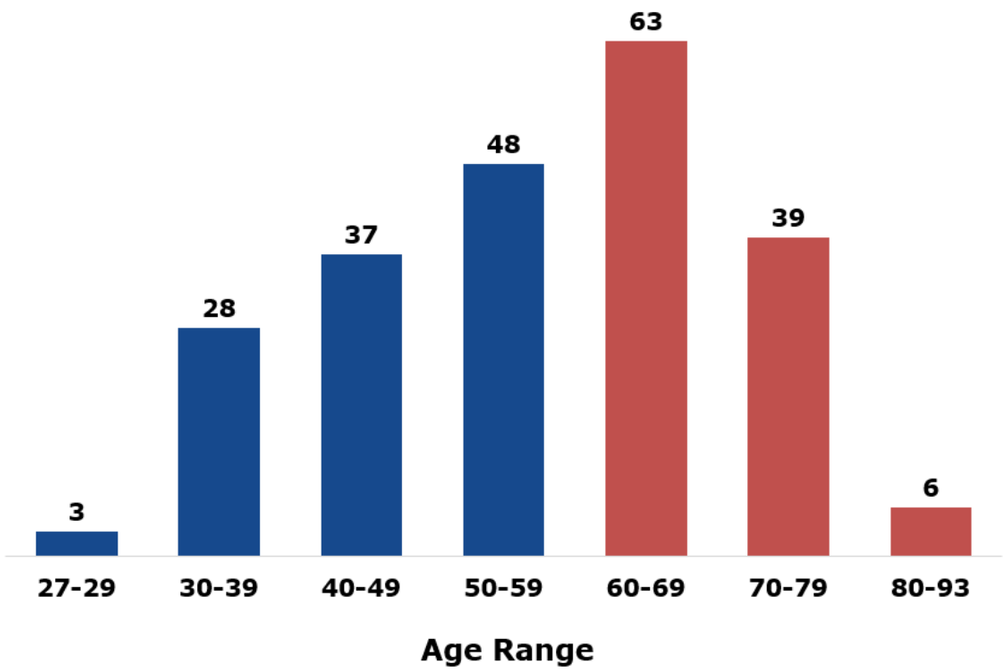


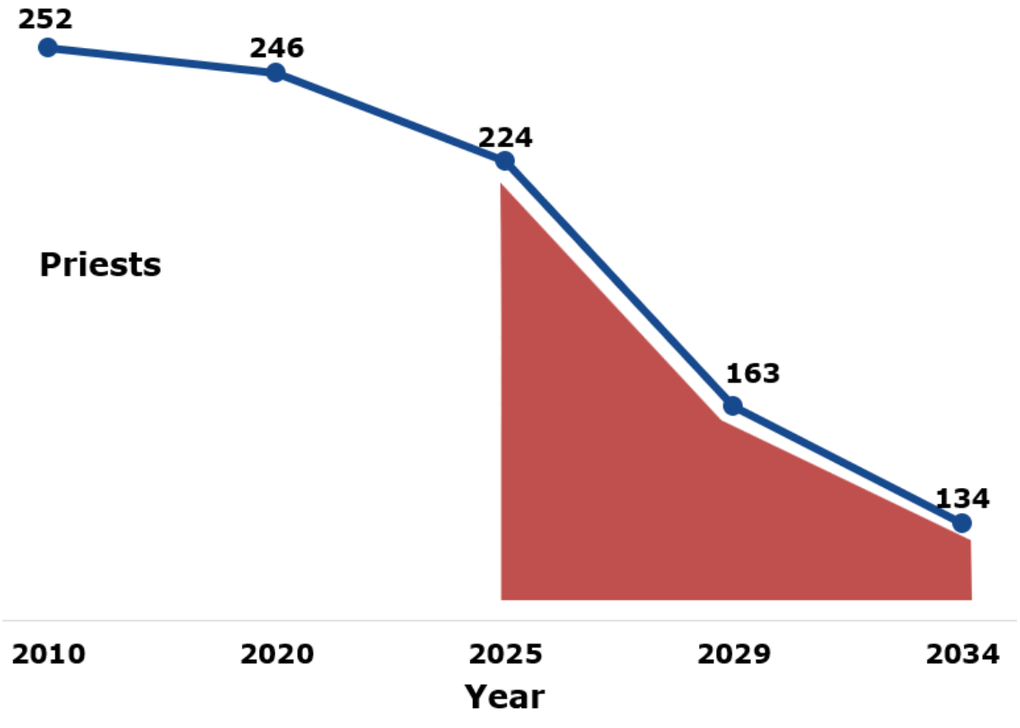
- Funerals now exceed every other sacrament at roughly 6,000 annually, surpassing baptisms, marriages, and confirmations individually.
- Baptisms and marriages remain at or below 5,000 per year, reinforcing earlier trends showing fewer people entering and forming within the Church.
- Sacramental life is increasingly concentrated at end-of-life, reflecting an aging Catholic population and a shrinking pipeline of new participants.

Today, 138 Parishes of 209 Have Under 600 Regular Mass Attendees



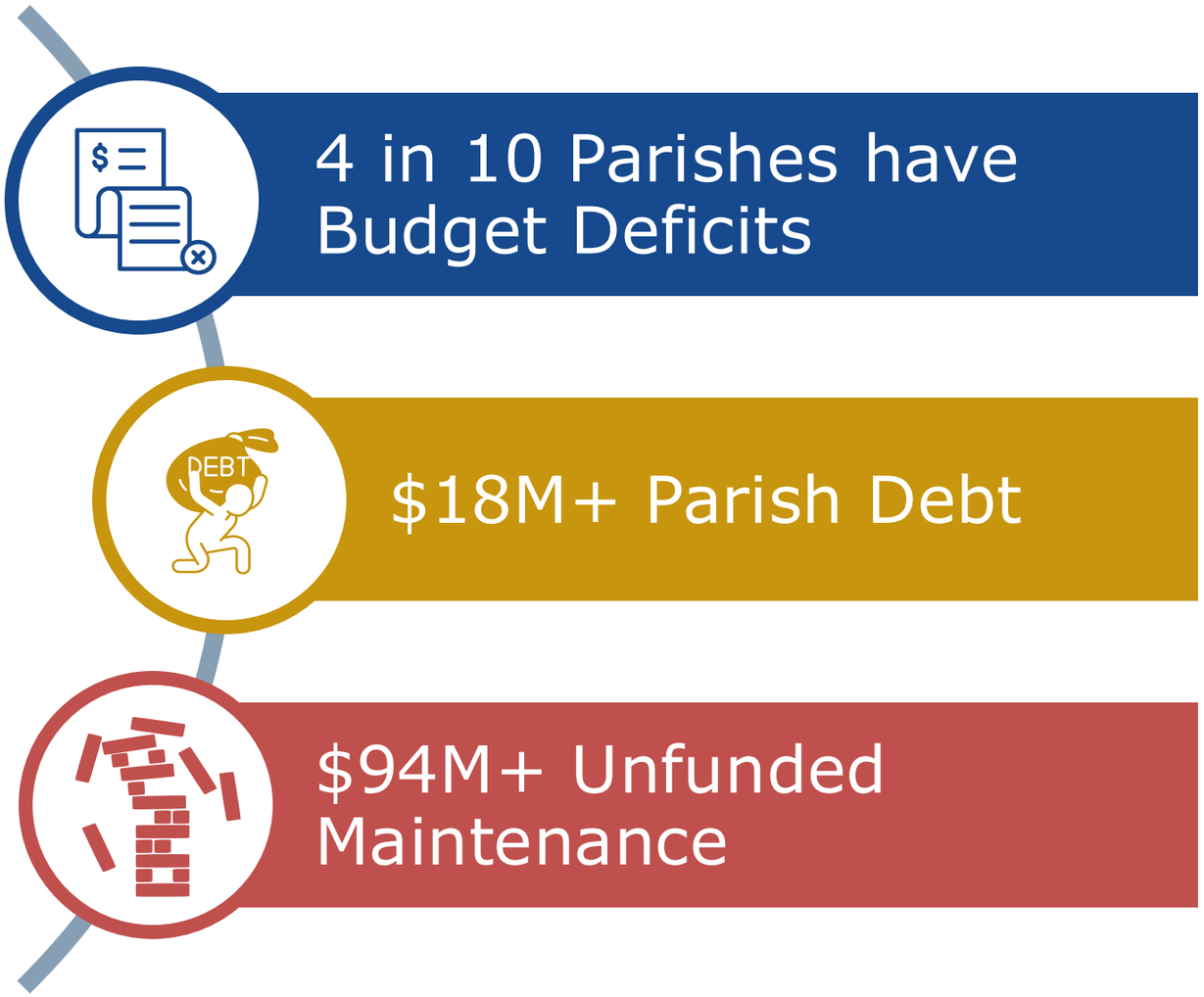
Projected Priest Supply Will Not Meet Demand





- Priests may retire from parish ministry at age 70 and must take senior status after age 80, which significantly reduces the future pool of available priests.
- The number of diocesan priests is projected to decline by roughly 25-30% over the next decade, while the diocese must continue to serve 209 parishes.
- As priests reach retirement age (70), projected supply falls below the total number of parishes, eliminating the feasibility of one priest per parish.
- The projected shortfall is equivalent to dozens of parish assignments, before accounting for parishes that require 2-3 priests.

Heavy Financial Burdens Limit Parish Freedom for Ministry and Evangelization

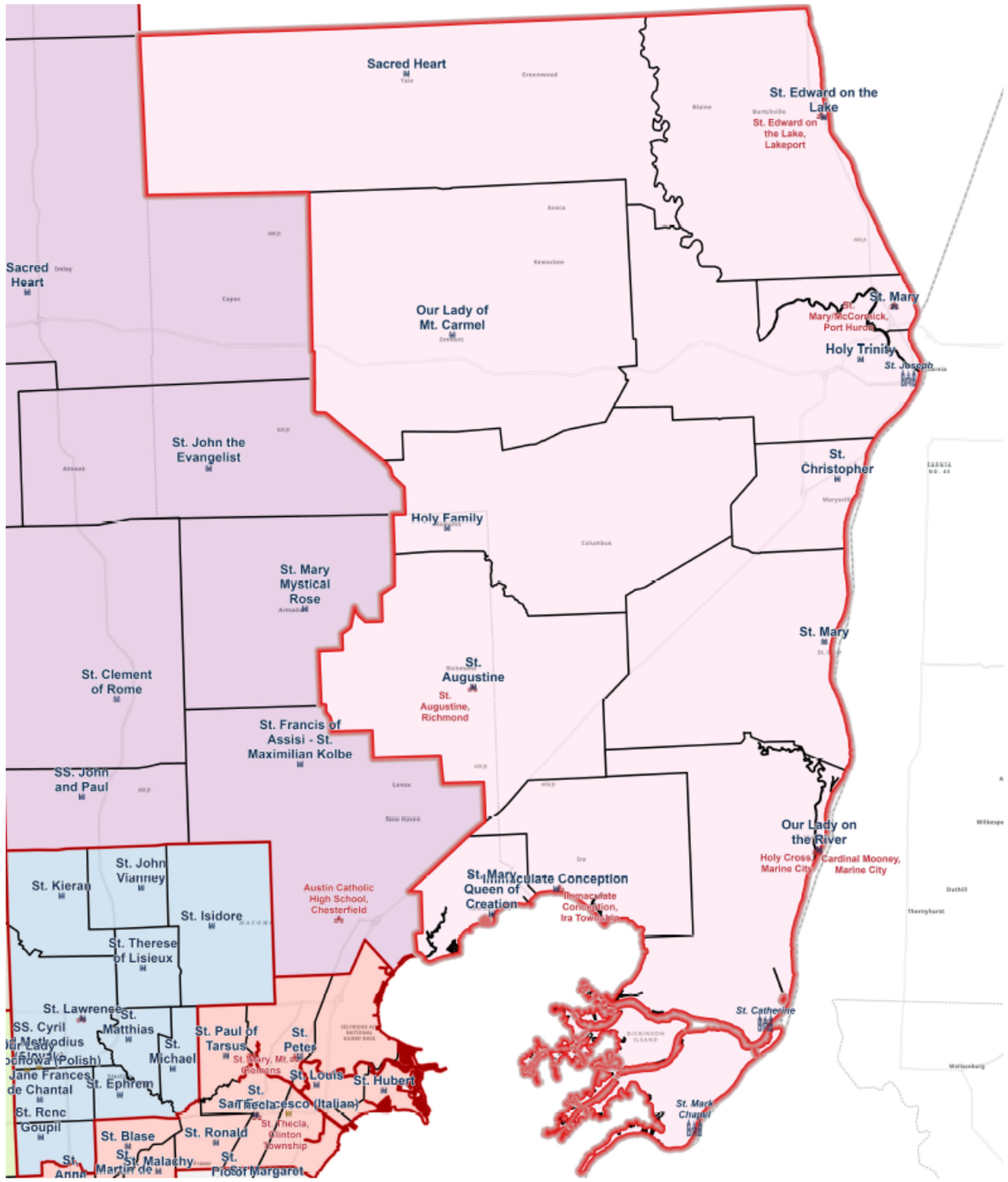


- With 4 in 10 parishes operating at a deficit, a growing share of parish leadership time and resources is focused on covering shortfalls rather than advancing pastoral mission.
- More than $18 million in parish debt and $94 million in unfunded maintenance are tying parish finances to buildings and past decisions instead of present evangelization and ministry.
- Financial strain increasingly directs parish energy toward sustaining facilities, limiting the capacity to invest in people, formation, and outreach central to the Church's mission.

Section Two

Planning Area 14

Planning Area 14



About Our Planning Area

- The planning area is located in St. Clair County. Its boundaries run north–south from Fisher Road to Anchor Bay and east–west from Miller Road to the St. Clair River, with a small northern section beginning at Cade Road.

- This planning area falls within the Northeast Region of the Archdiocese of Detroit.

- The area includes 12 territorial parishes with a total of 15 worship sites and 5 schools. It is currently served by 10 Archdiocesan priests and 1 Religious/Extern priest.

- The planning area is a more rural area and spans roughly 48 miles north to south, about a 60-minute drive from end to end. Parishes and church buildings are primarily located along the boundaries of the area, with few centrally located. Most buildings are approximately 10 miles apart.

Demographic Trends

- Total population has remained steady, down only 1% since 2010.
- Registered Catholic households have decreased 17% since 2010.
- 6.3% of total households in the area are registered Catholic, which is higher than the archdiocesan average of 5%.
- Median age is 44.9 years (up 4 years since 2010).
- Median household income in the area is $74,750, which is equivalent to the archdiocesan average of $72,109.
- The area's racial makeup has become more diverse, with the diversity index rising from 16 to 27 (+11 points) since 2010.

US Census Data

Parish Name	Asian/Pacific Islander	Black/African American	Hispanic /Latino	Native American	Other Race	Two or More Races	White
Holy Family Parish	0.0%	0.7%	2.8%	0.2%	1.4%	5.5%	92.1%
Holy Trinity Parish	0.2%	7.0%	5.5%	0.2%	1.6%	7.4%	83.6%
Immaculate Conception Parish	0.0%	3.4%	0.5%	0.1%	0.0%	4.7%	91.8%
Our Lady of Mount Carmel Parish	1.3%	0.6%	2.3%	0.1%	0.6%	4.8%	92.7%
Our Lady on the River Parish	0.3%	0.2%	1.6%	0.3%	0.9%	2.8%	95.6%
Sacred Heart Parish	0.3%	0.3%	3.2%	0.0%	0.5%	3.6%	95.3%
St. Augustine Parish	2.8%	2.2%	5.2%	0.0%	1.9%	2.5%	90.6%
St. Christopher Parish	1.2%	1.0%	1.3%	0.1%	0.9%	2.8%	94.1%
St. Edward on the Lake Parish	0.5%	1.1%	5.3%	0.1%	2.1%	2.3%	93.9%
St. Mary Parish (PH)	1.9%	1.5%	5.5%	0.3%	1.2%	3.2%	91.8%
St. Mary Parish (SC)	0.2%	0.9%	1.8%	0.0%	0.1%	2.8%	96.0%
St. Mary Queen of Creation Parish	1.0%	1.3%	4.1%	0.2%	0.3%	6.5%	90.8%

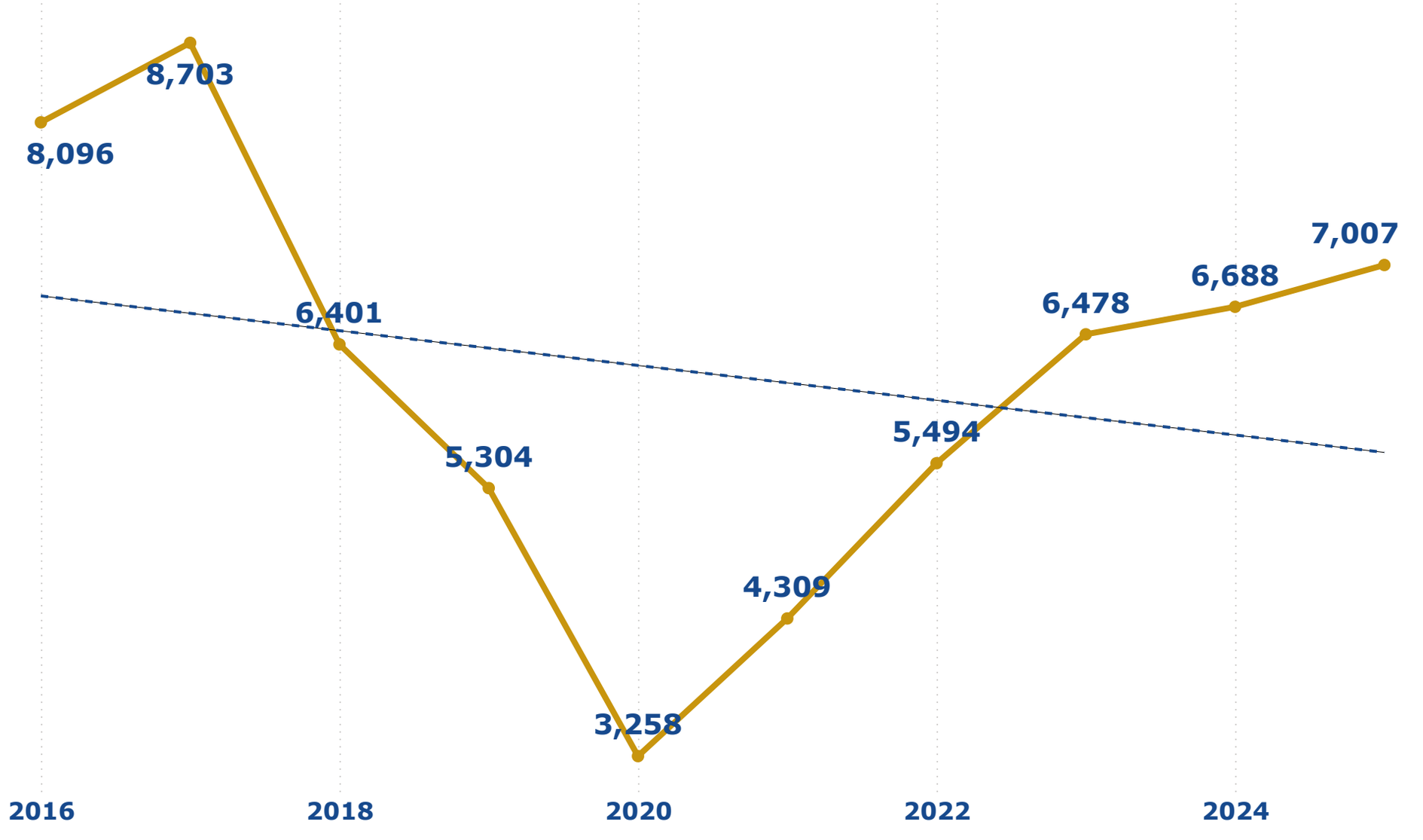
Source: ACS 2023 (5 Year Average)

US Census Data

Parish Name	Under Age 5	Age 5-19	Age 20-24	Age 25-34	Age 35-54	Age 55-64	Age 65+
Holy Family Parish	4.9%	20.7%	4.2%	12.5%	24.6%	17.8%	15.3%
Holy Trinity Parish	5.3%	19.6%	7.0%	13.2%	25.2%	14.3%	15.5%
Immaculate Conception Parish	5.1%	16.6%	4.5%	9.6%	27.6%	19.6%	17.0%
Our Lady of Mount Carmel Parish	4.7%	18.0%	6.2%	9.5%	26.9%	17.5%	17.3%
Our Lady on the River Parish	5.1%	13.8%	5.1%	9.4%	22.5%	18.9%	25.2%
Sacred Heart Parish	5.5%	17.0%	5.9%	12.2%	24.8%	17.1%	17.4%
St. Augustine Parish	7.3%	17.5%	5.7%	13.5%	24.3%	14.2%	17.5%
St. Christopher Parish	4.7%	20.2%	4.3%	9.6%	26.8%	13.1%	21.3%
St. Edward on the Lake Parish	4.8%	15.4%	3.4%	11.4%	23.3%	15.5%	26.2%
St. Mary Parish (PH)	5.5%	16.4%	4.7%	12.9%	22.4%	14.2%	23.9%
St. Mary Parish (SC)	2.4%	18.5%	5.2%	10.0%	24.6%	17.3%	22.1%
St. Mary Queen of Creation Parish	5.0%	18.6%	5.2%	9.9%	27.1%	15.6%	18.6%

Source: ACS 2023 (5 Year Average)

Planning Area Mass Count Trend



Mass Count and Capacity (2024)

Parish Name	Worship Sites	Mass Count	Weekend Masses	Seating Capacity	Seating Capacity per Mass*
Immaculate Conception Parish	1	787	4	365	54%
Our Lady on the River Parish	3	692	5	750	18%
Holy Trinity Parish	2	681	3	600	38%
St. Mary Queen of Creation Parish	1	653	3	800	27%
St. Edward on the Lake Parish	1	619	3	400	52%
St. Christopher Parish	1	585	3	453	43%
Holy Family Parish	1	566	3	497	38%
St. Augustine Parish	1	535	3	400	45%
St. Mary Parish (PH)	1	513	3	750	23%
Our Lady of Mount Carmel Parish	1	457	2	525	44%
St. Mary Parish (SC)	1	415	3	750	18%
Sacred Heart Parish	1	185	1	280	66%

*(Seating Capacity × Weekend Masses) ÷ Total Mass Count

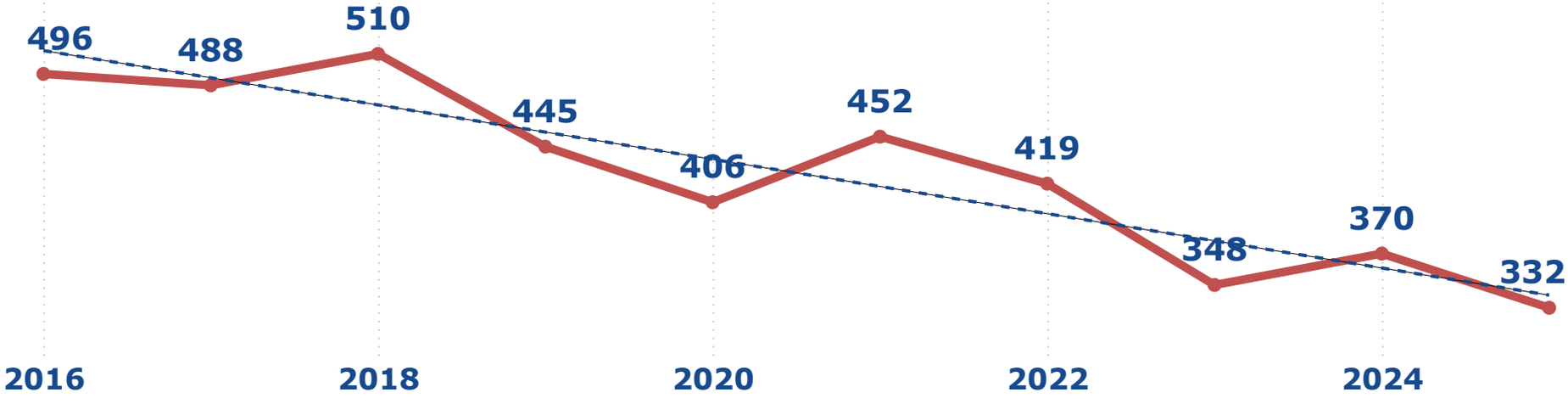
Where Parishioners Live

Parish Name	Within Parish Boundary	Within Parish (%)	Within Region Boundary	Within Region (%)	Outside Region Boundary	Outside Region (%)
Holy Family Parish	273	38%	258	35%	196	27%
Holy Trinity Parish	485	52%	425	45%	28	3%
Immaculate Conception Parish	283	28%	728	71%	16	2%
Our Lady of Mount Carmel Parish	237	62%	73	19%	70	18%
Our Lady on the River Parish	1,120	74%	354	23%	40	3%
Sacred Heart Parish	135	63%	24	11%	54	25%
St. Augustine Parish	565	60%	331	35%	43	5%
St. Christopher Parish	431	58%	285	39%	21	3%
St. Edward on the Lake Parish	340	52%	139	21%	176	27%
St. Mary Parish (PH)	338	41%	466	56%	27	3%
St. Mary Parish (SC)	554	77%	160	22%	8	1%
St. Mary Queen of Creation Parish	1,295	55%	1,047	44%	34	1%

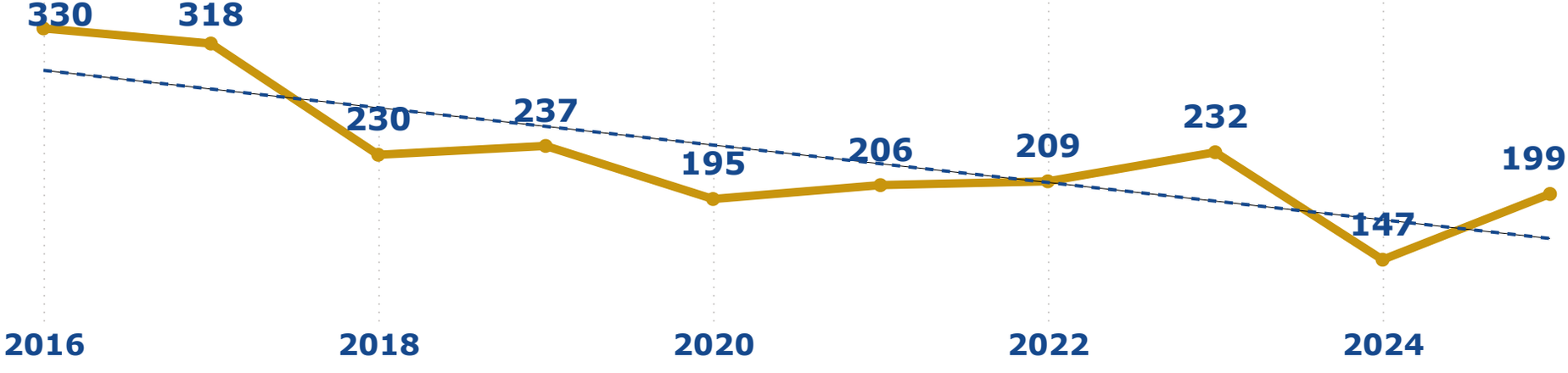
Region references the four administrative areas of the AOD-Central, South, Northwest, Northeast

Planning Area Baptisms and Funerals

Funerals



Baptisms



Sacramental Activity (2024)

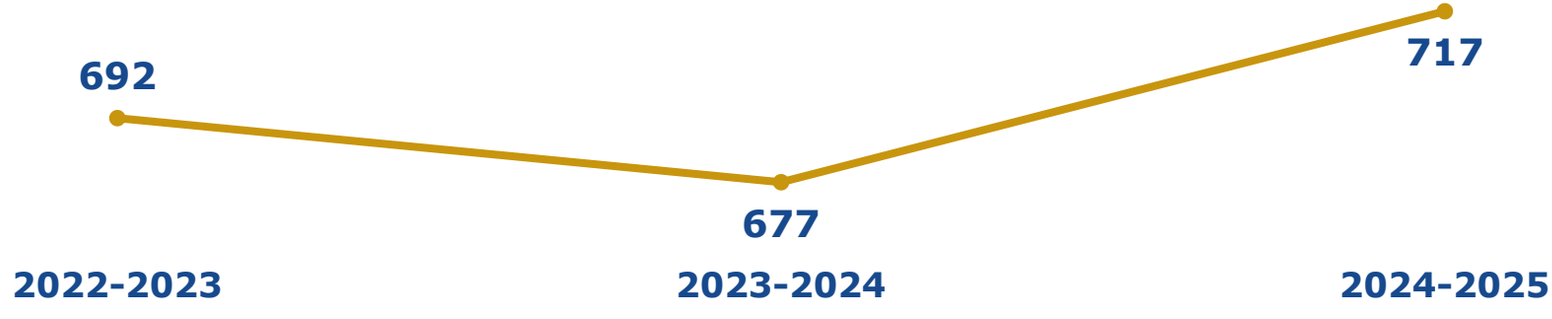
Parish Name	Funerals	Baptisms	Marriages	Confirmations	First Communions	OCIA*
St. Augustine Parish	42	27	11	31	39	2
Immaculate Conception Parish	28	18	6	39	33	6
Our Lady on the River Parish	63	17	7	35	18	2
St. Mary Parish (PH)	25	16	9	13	13	4
St. Mary Parish (SC)	32	14	1	19	13	8
St. Edward on the Lake Parish	7	12	5	0	22	4
Holy Trinity Parish	49	11	9	13	21	4
Holy Family Parish	19	9	2	8	16	0
St. Mary Queen of Creation Parish	45	7	5	26	47	5
Our Lady of Mount Carmel Parish	27	6	4	12	10	8
St. Christopher Parish	21	6	5	16	22	10
Sacred Heart Parish	12	4	1	4	4	0

*OCIA includes adult baptisms, communions, and confirmations.

Planning Area School Enrollment

Parish and School	2022-2023	2023-2024	2024-2025
Immaculate Conception Parish			
Immaculate Conception School	164	180	186
Our Lady on the River Parish			
Holy Cross Catholic School	131	126	143
St. Augustine Parish			
St. Augustine Catholic School	182	189	198
St. Edward on the Lake Parish			
St. Edward on the Lake	98	90	92
St. Mary Parish (PH)			
St. Mary McCormick Catholic Academy	117	92	98

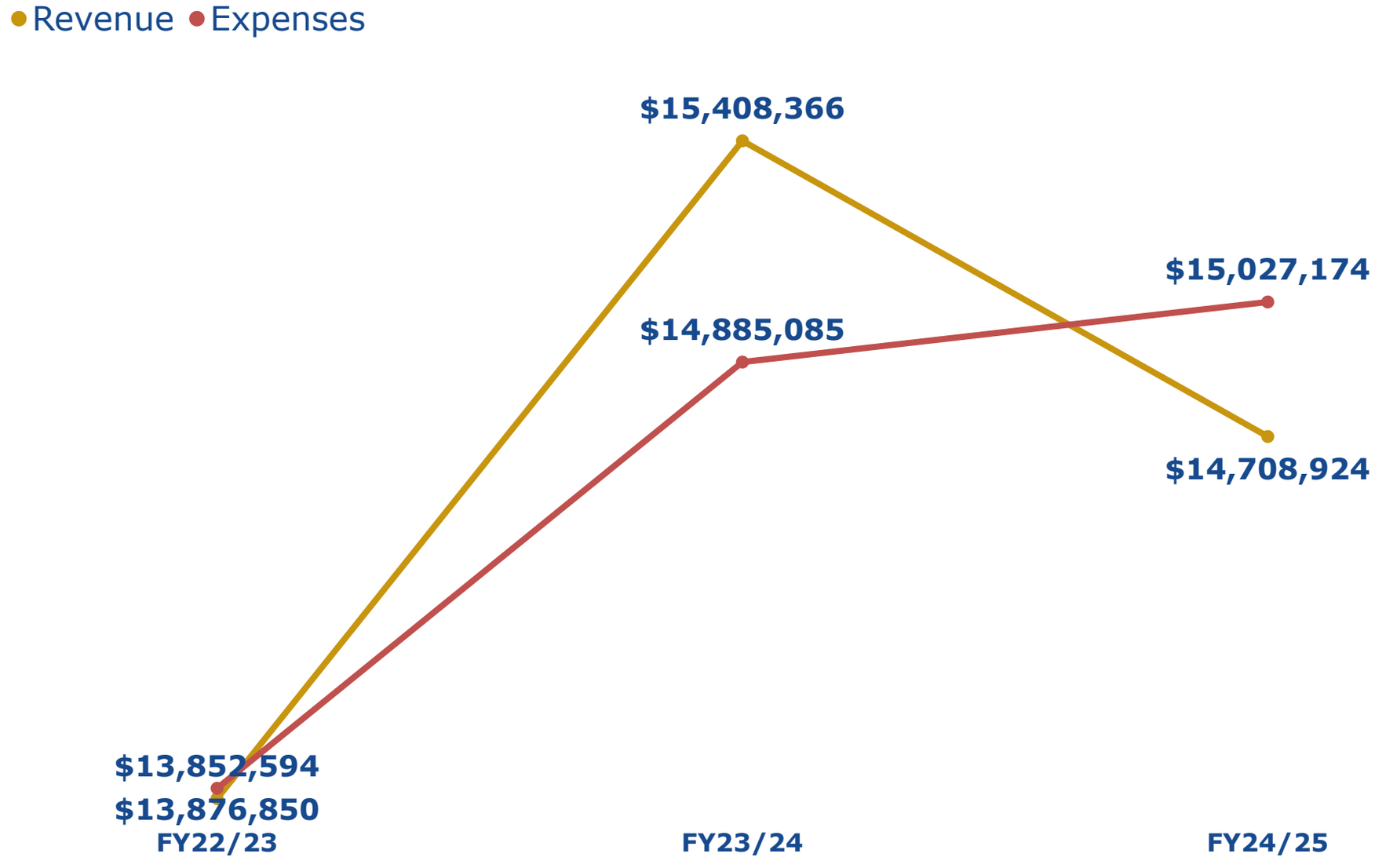
School Enrollment Trend



Definitions of data fields appearing on the following pages are provided below.
Financial information as reported by Intacct on June 30th of the last three fiscal years (2022/23, 2023/24, 2024/25). If a data point is zero (0), then the parish experiences zero or did not submit information.

Collections: Funds received as weekly offerings (envelopes, online, loose), Christmas, Holy Days and other marked offerings given.
Other Revenue: All other Operating and Non-Operating funds received, such as donations, event fees, and interest.
Salary & Benefits Expense: Costs related to employee compensation, including wages, payroll taxes, pension, health insurance, and other benefits.
Contractor Expense: Costs related to contractors providing a service to the parish/school, such as Administrative Services and Janitorial.
Facilities Expense: Costs related to building expenses, utilities, and telecommunications.
Other Expense: All other operating expenses not included in the previous categories.
Capital Expense: Costs related to major repairs, renovations and other major building related purchases.
Net Income: Total Revenue minus Total Expenses (includes both Operating and Non-Operating).
Parish Subsidy: Calculated based on the net loss for the school operating unit (Elementary and/or High School).
Parish Tuition Scholarships: Funds donated to an external Catholic school for the purpose of student scholarships.
Cash: The reconciled checking account balance.
Unrestricted Savings: The sum of the unrestricted Detroit Catholic Parishes & Schools Trust account balances.
Endowments: Long-Term investments for the purpose of generating interest income to support operations over time. The endowments are limited to a 5.25% annual distribution.
Donor Restricted Trust: The sum of the restricted Detroit Catholic Parishes & Schools Trust account balances.
Bills Due: Amounts owed to vendors for goods and services received/ordered by not yet paid for.
Payable Loans: Amounts owed to lenders or financial institutions (Archdiocese of Detroit) that must be repaid over time, often with interest.
Other Liabilities: Other amounts owed by the parish/school, including any tuition collected prior to the start of the school year.

Planning Area Financial Trend



Revenue Summary (FY 24/25)

Parish Name	Collections	Rental Income	Fundraising	Tuition & Fees	Other	Total Revenue
Holy Family Parish	$456,558	$3,605	$63,557	$15,113	$87,320	$626,153
Holy Trinity Parish	$755,281	$1,250	$14,473	$2,865	$336,603	$1,110,473
Immaculate Conception Parish	$973,378	$650	$318,501	$926,579	$580,536	$2,799,644
Our Lady of Mount Carmel Parish	$337,620	$1,300	$89,446	$6,276	$202,882	$637,525
Our Lady on the River Parish	$861,088	$28,427	$257,394	$682,017	$386,057	$2,214,982
Sacred Heart Parish	$197,558	$850	$30,333	$3,775	$82,330	$314,846
St. Augustine Parish	$736,651	$2,470	$165,821	$843,723	$379,441	$2,128,107
St. Christopher Parish	$597,925	$0	$12,656	$9,561	$44,922	$665,065
St. Edward on the Lake Parish	$594,069	$1,670	$44,431	$303,951	$219,030	$1,163,152
St. Mary Parish (PH)	$562,853	$0	$145,948	$425,893	$168,917	$1,303,611
St. Mary Parish (SC)	$512,406	$600	$137,823	$5,779	$209,387	$865,996
St. Mary Queen of Creation Parish	$654,001	$0	$23,687	$14,438	$187,244	$879,371

Expense Summary (FY 24/25)

Parish Name	Salary & Benefits	Contractors	Facilities	Other	Capital Expenditures	Total Expenses
Holy Family Parish	$196,850	$34,144	$144,289	$123,199	$26,289	$524,770
Holy Trinity Parish	$656,394	$50,784	$156,177	$180,385	$152,907	$1,196,647
Immaculate Conception Parish	$1,203,274	$53,206	$355,056	$555,954	$382,545	$2,550,036
Our Lady of Mount Carmel Parish	$180,936	$15,649	$93,625	$74,054	$233,964	$598,228
Our Lady on the River Parish	$1,190,703	$58,012	$362,439	$320,894	$73,776	$2,005,824
Sacred Heart Parish	$123,747	$7,237	$54,678	$33,691	$169,386	$388,740
St. Augustine Parish	$1,154,992	$57,515	$237,021	$371,872	$42,107	$1,863,506
St. Christopher Parish	$319,890	$10,876	$103,625	$140,479	$214,808	$789,678
St. Edward on the Lake Parish	$839,114	$55,356	$192,009	$206,534	$827,118	$2,120,131
St. Mary Parish (PH)	$768,905	$18,904	$177,660	$230,758	$85,985	$1,282,211
St. Mary Parish (SC)	$363,141	$24,091	$184,016	$167,927	$42,457	$781,632
St. Mary Queen of Creation Parish	$515,523	$82,114	$178,188	$133,415	$16,531	$925,771

Revenue and Expenses Trend

Fiscal Year	FY22/23			FY23/24			FY24/25		
Parish Name	Revenue	Expenses	Net Surplus (Deficit)	Revenue	Expenses	Net Surplus (Deficit)	Revenue	Expenses	Net Surplus (Deficit)
Holy Family Parish	$519,932	$511,883	$8,049	$530,840	$488,836	$42,004	$626,153	$524,770	$101,383
Holy Trinity Parish	$1,002,616	$1,050,821	($48,205)	$973,498	$1,079,097	($105,599)	$1,110,473	$1,196,647	($86,175)
Immaculate Conception Parish	$2,358,513	$2,164,385	$194,128	$2,505,365	$2,184,181	$321,185	$2,799,644	$2,550,036	$249,608
Our Lady of Mount Carmel Parish	$424,982	$392,112	$32,870	$435,758	$351,233	$84,526	$637,525	$598,228	$39,297
Our Lady on the River Parish	$2,128,336	$2,108,711	$19,625	$2,489,574	$2,394,908	$94,666	$2,214,982	$2,005,824	$209,158
Sacred Heart Parish	$244,754	$205,028	$39,726	$269,468	$249,346	$20,122	$314,846	$388,740	($73,894)
St. Augustine Parish	$1,872,520	$1,855,692	$16,828	$2,085,744	$1,933,528	$152,216	$2,128,107	$1,863,506	$264,601
St. Christopher Parish	$621,615	$587,376	$34,239	$692,491	$1,062,790	($370,300)	$665,065	$789,678	($124,613)
St. Edward on the Lake Parish	$1,261,312	$1,291,485	($30,173)	$2,176,333	$1,788,281	$388,053	$1,163,152	$2,120,131	($956,980)
St. Mary Parish (PH)	$1,353,384	$1,337,087	$16,297	$1,283,994	$1,225,909	$58,084	$1,303,611	$1,282,211	$21,400
St. Mary Parish (SC)	$1,171,189	$1,270,460	($99,271)	$1,022,141	$1,136,027	($113,886)	$865,996	$781,632	$84,364
St. Mary Queen of Creation Parish	$893,442	$1,101,812	($208,370)	$943,161	$990,948	($47,788)	$879,371	$925,771	($46,400)

Asset & Liability Summary (FY 24/25)

Parish Name	Unrestricted Cash/Savings	Restricted Savings	Bills Due	Payable Loans	Net Equity
Holy Family Parish	$778,306	$118,276	$24,439	$0	$607,981
Holy Trinity Parish	$1,216,280	$50,123	$9,061	$0	$982,053
Immaculate Conception Parish	$1,558,692	$122,262	$116,089	$0	$1,561,198
Our Lady of Mount Carmel Parish	$1,049,001	$0	$695	$0	$1,257,494
Our Lady on the River Parish	$1,481,181	$153,563	($543)	$0	$1,413,956
Sacred Heart Parish	$863,808	$0	$71,499	$0	$899,891
St. Augustine Parish	$987,981	$12,210	$29,858	$0	$962,340
St. Christopher Parish	$368,471	$0	$951	$0	$361,131
St. Edward on the Lake Parish	$273,986	$0	$3,885	$0	$746,944
St. Mary Parish (PH)	$633,960	$78,365	$191	$0	$741,150
St. Mary Parish (SC)	$2,288,143	$82,883	$20,200	$0	$2,472,304
St. Mary Queen of Creation Parish	$1,227,269	$0	$42,946	$0	$769,911

Section Three

Holy Trinity Parish

Port Huron

Parish History

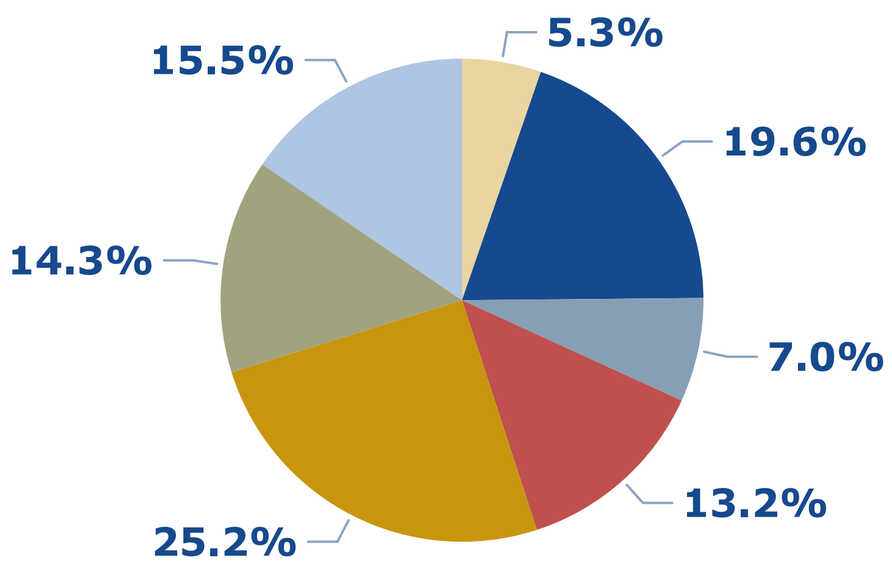
Holy Trinity Parish in Port Huron was established on July 1, 2007, through the merger of three historic Catholic communities: Guadalupe Mission (1954), St. Stephen (1851, relocated in 1965), and St. Joseph (1890). St. Joseph School was open until 2002.

Guided by its mission to live and share the Holy Gospel as a multicultural faith community, Holy Trinity Parish fosters spiritual growth through worship, outreach, and education. Its vision emphasizes strengthening relationships with Jesus Christ and enhancing community life. Parishioners engage in a wide range of programs, including Bible studies, retreats, religious education, and service projects, like food baskets and jail outreach. The parish is known for its generosity, welcoming spirit, and vibrant music ministry. It supports Catholic education by tithing to schools in the Blue Water Vicariate and hosts recovery programs like Alcoholics Anonymous. Through initiatives like the St. Vincent de Paul outreach, immigrant ministry, and ecumenical partnerships, Holy Trinity embodies its commitment to love, mercy, and inclusive service.

US Census Data (Parish Boundary)

Age

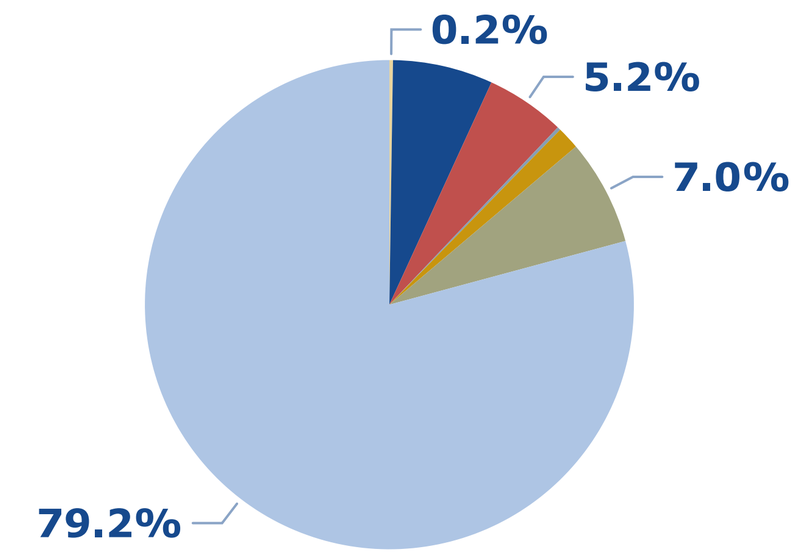
- Under 5
- 5-19
- 20-24
- 25-34
- 35-54
- 55-64
- 65+



38
Median Age

Race/Ethnicity

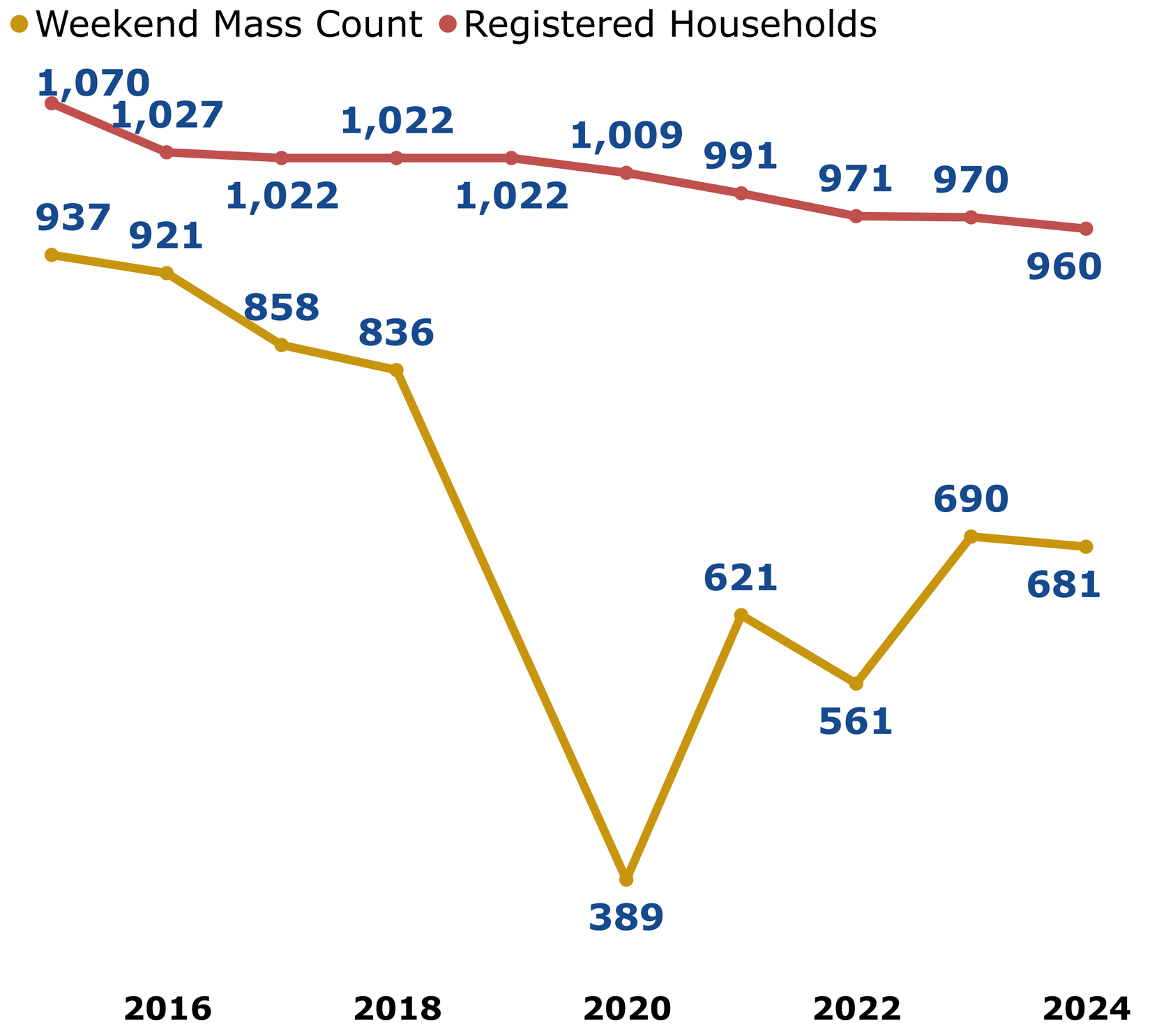
- Asian/Pacific Islander
- Black/African American
- Hispanic/Latino
- Native American
- Other Race
- Two or More Races
- White



40,979
Total Population

Source: ACS 2023 (5 Year Average)

Worshipping Households



Number of worship sites

2

Number of weekend masses

3

Seating capacity

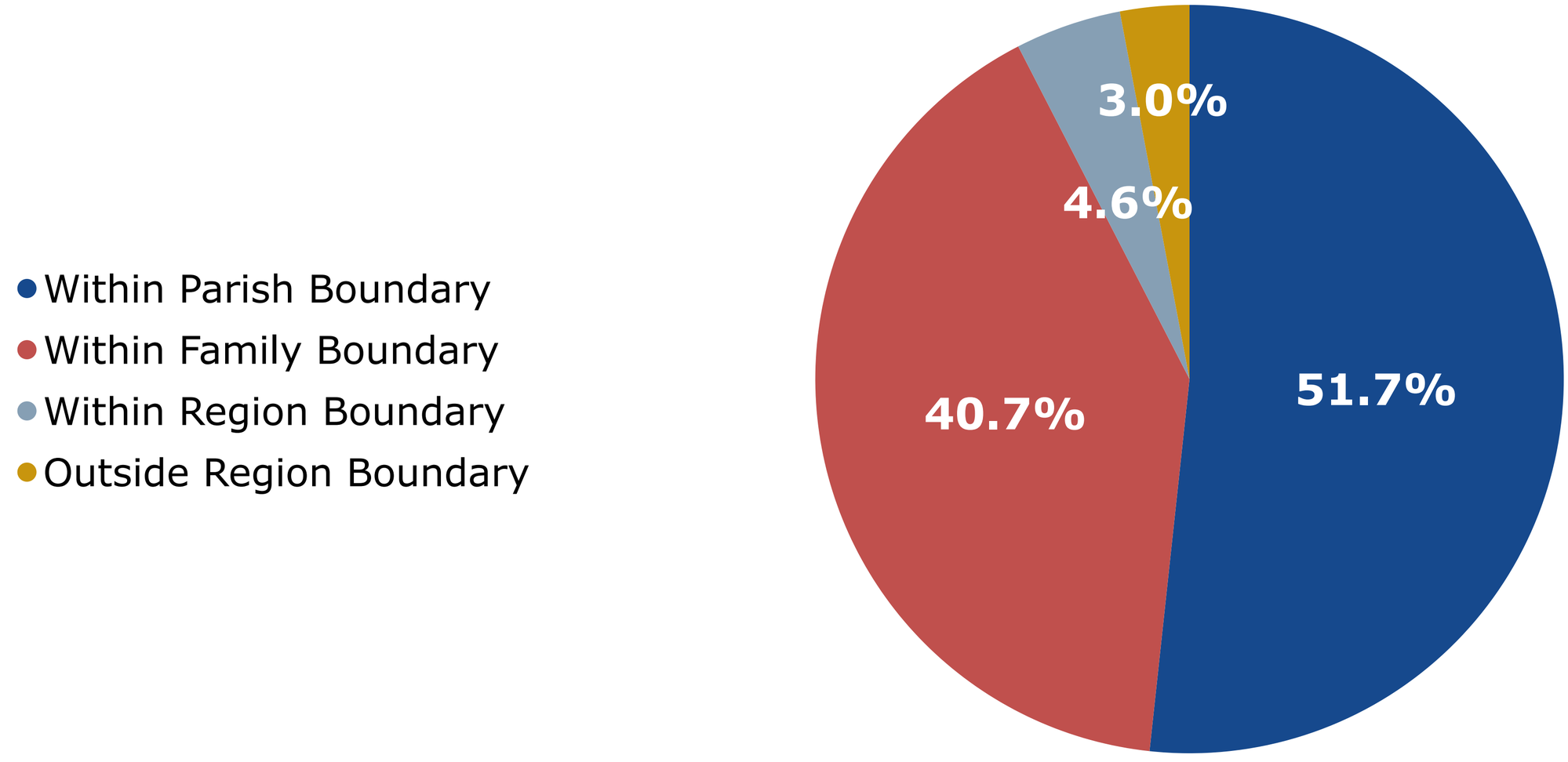
600

Mass attendance as a percent of capacity

38%

Source: ParishSoft and Parish Reported to AOD

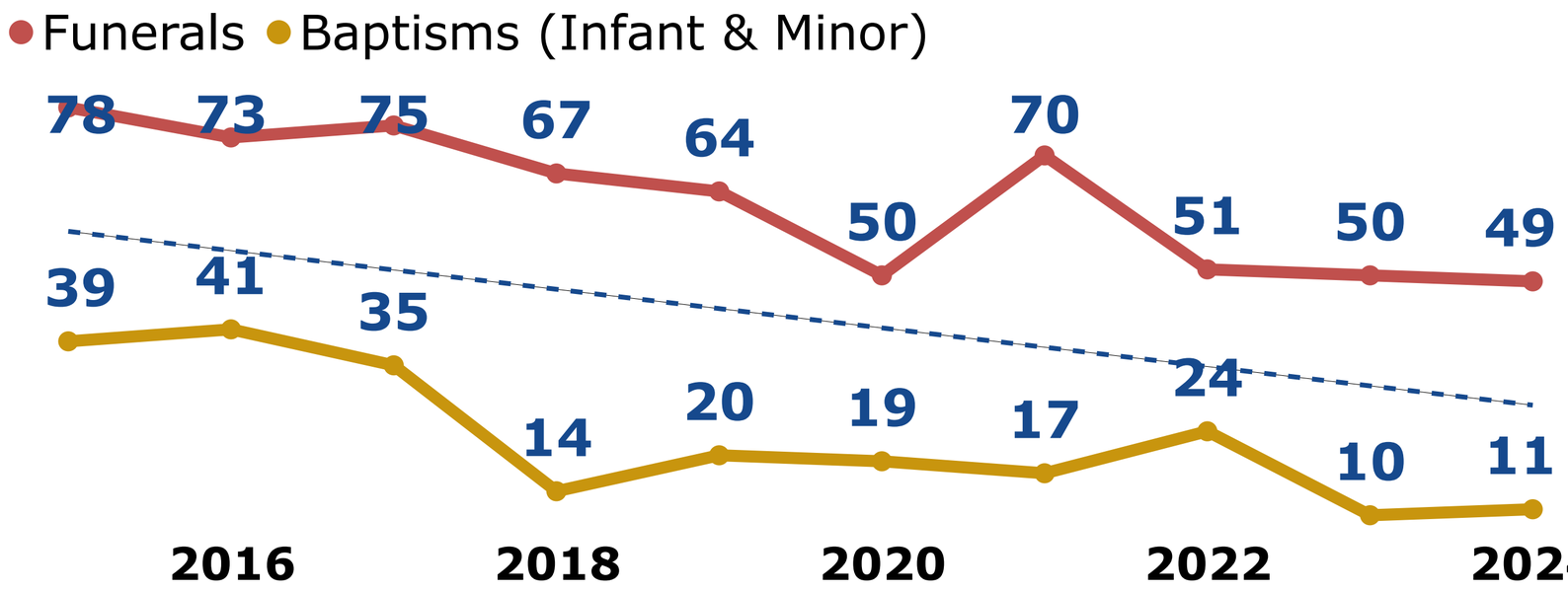
Where Parishioners Live



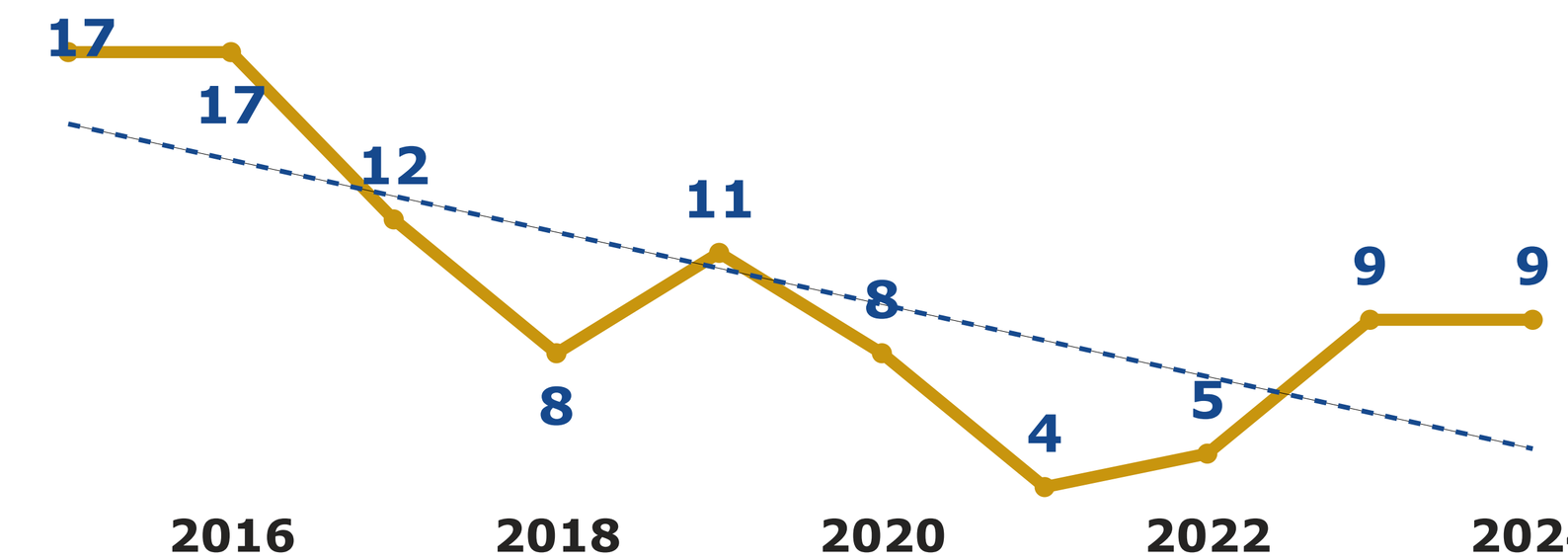
Source: ParishSoft

Sacraments of Life Trend

Funerals and Baptisms



Marriage Trend



Percent Change 2015-2024

Funerals
-37.2%

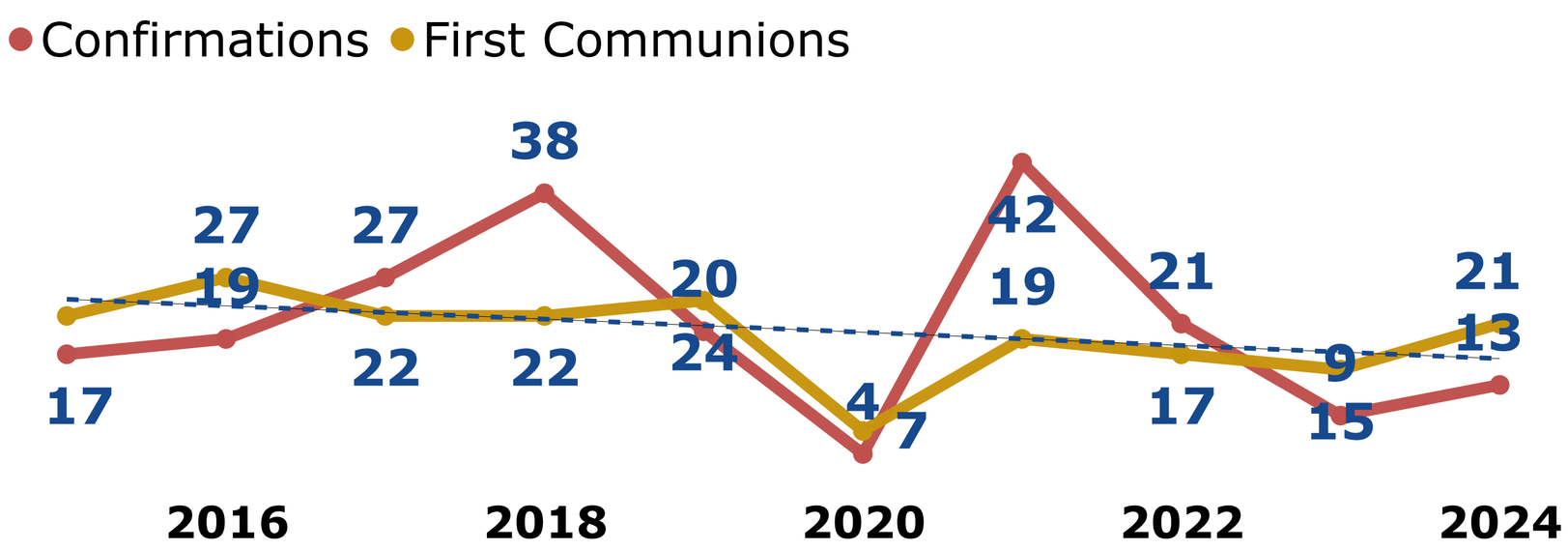
Infant & Minor Baptisms
-71.8%

Marriages
-47.1%

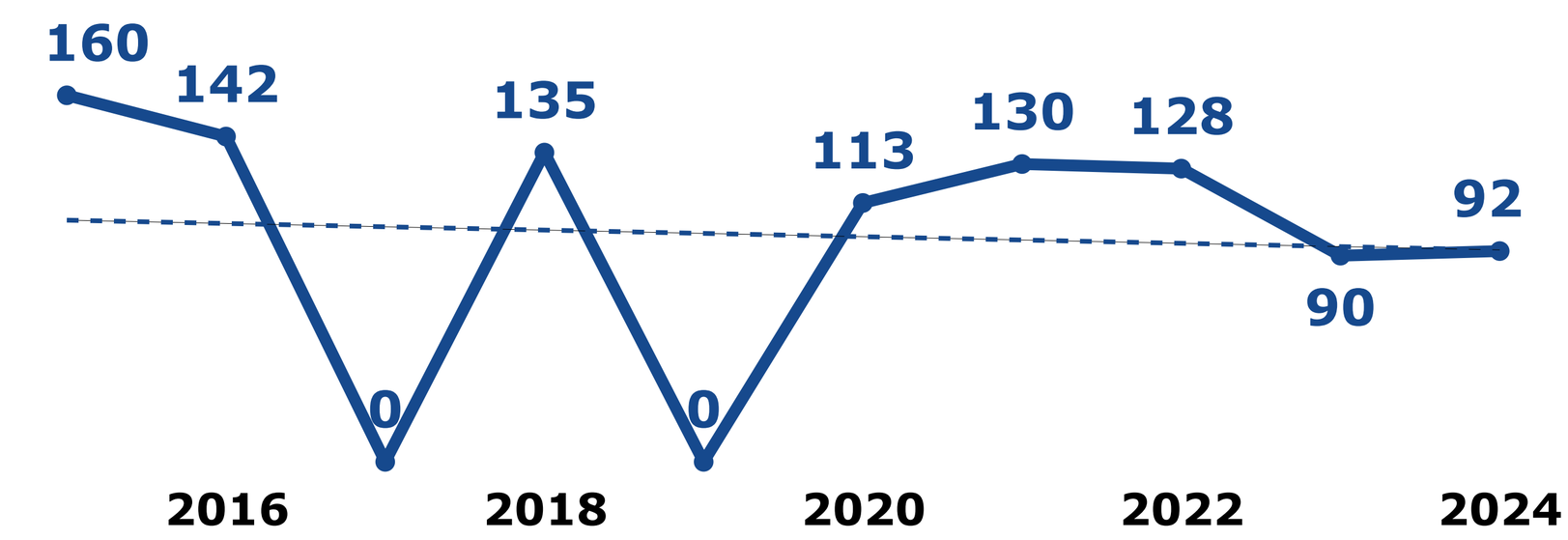
Source: Parish Reported to Official Catholic Directory

Youth Evangelization

Sacramental Trend



Religious Education Enrollment



*Parishes with a school may have included school religious education in the total enrollment number

Percent Change 2015-2024

Confirmations
-23.5%

First Communions
-4.5%

Religious Education
-42.5%

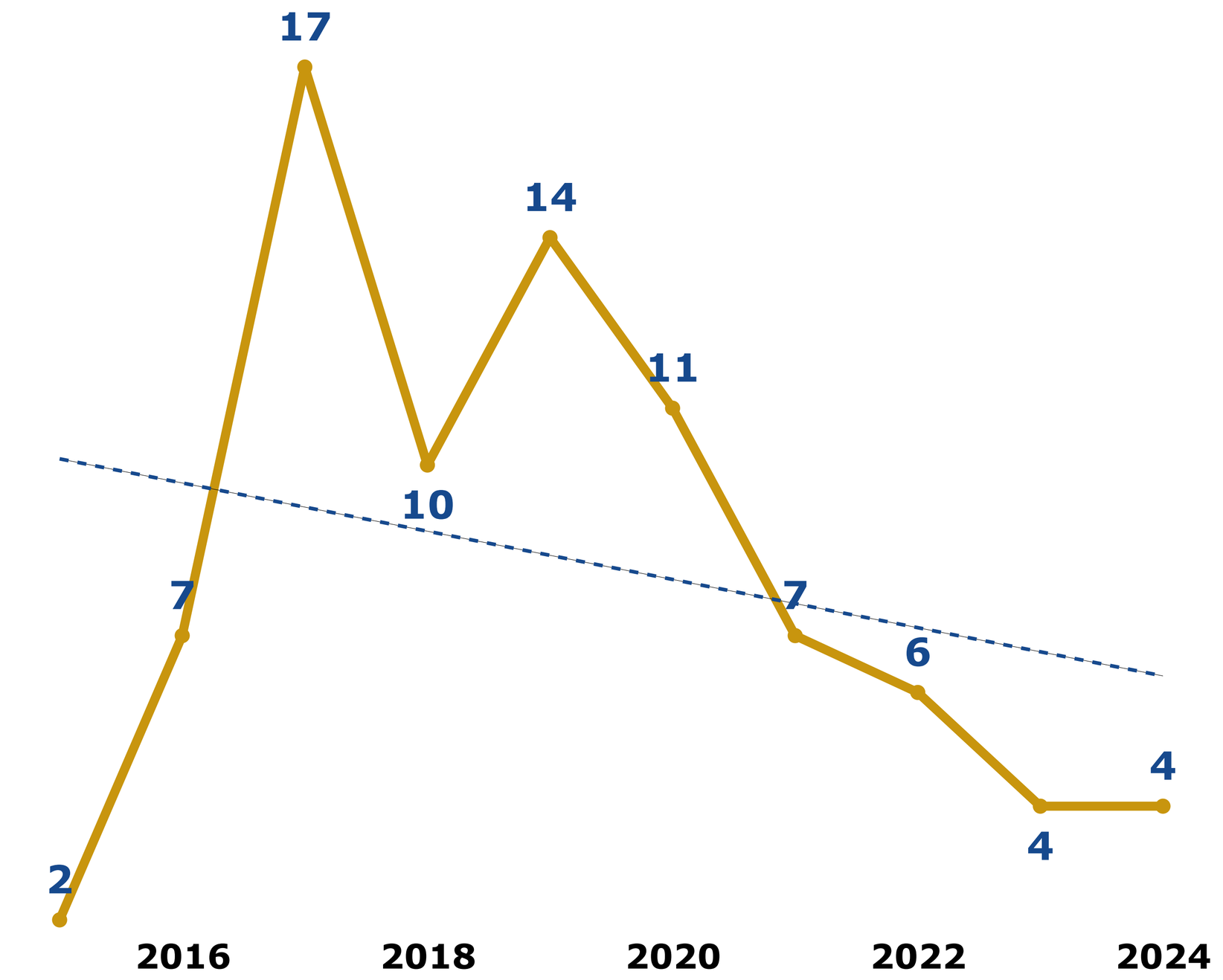
Note: Sacraments may have been registered in another parish hosting a FOP combined event

Source: Parish Reported to Official Catholic Directory

OCIA (Order of Christian Initiation of Adults)

Sacramental Trend

Total Full Communions, Catechumens, Adult Baptisms



aod.org

Source: Parish Reported to Official Catholic Directory

Percent Change 2015-2024

Adult Sacraments

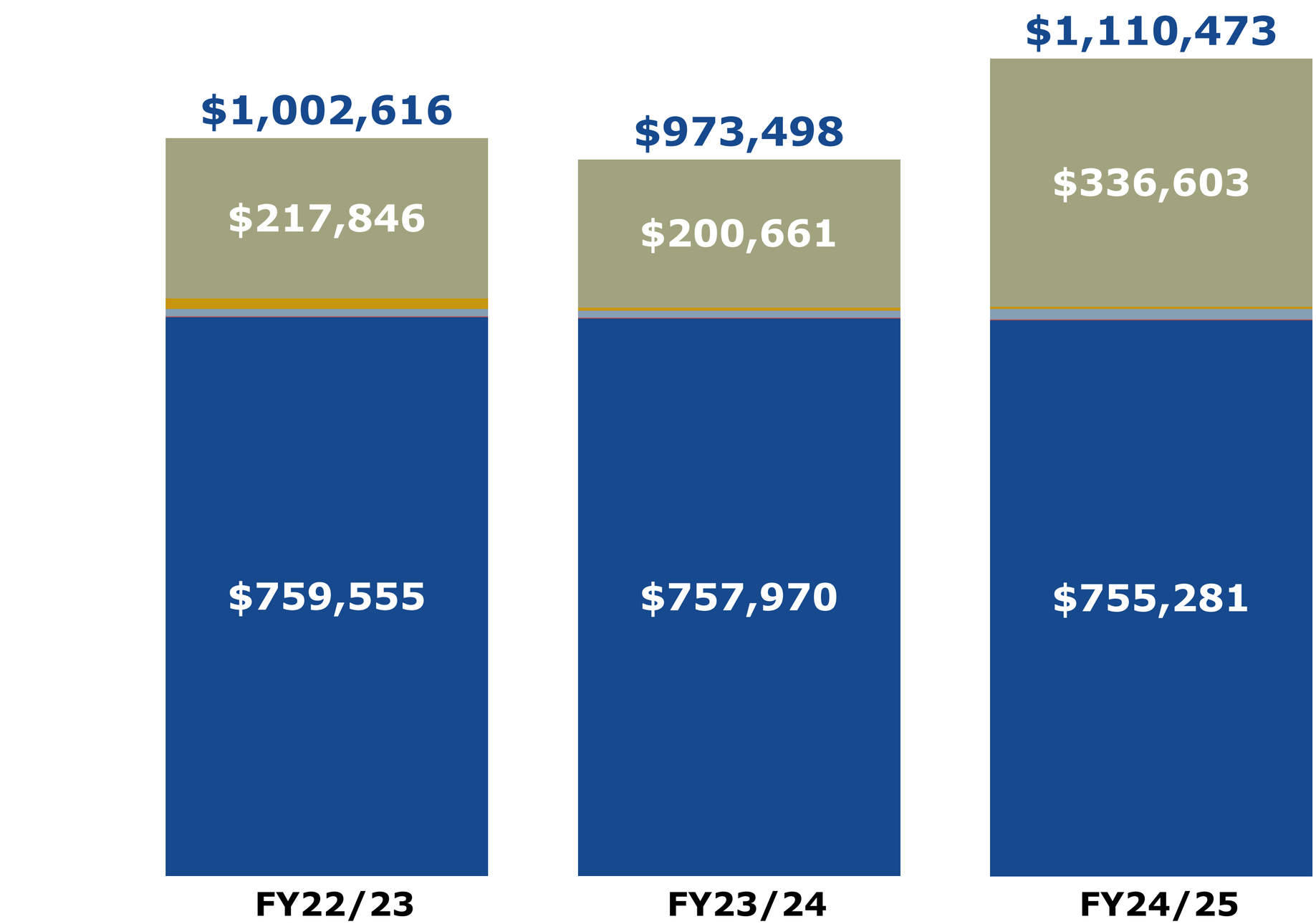
100.0%

Note: Sacraments may have been registered in another parish hosting a FOP combined event

Definitions of data fields appearing on the following pages are provided below.
Financial information as reported by Intacct on June 30th of the last three fiscal years (2022/23, 2023/24, 2024/25). If a data point is zero (0), then the parish experiences zero or did not submit information.

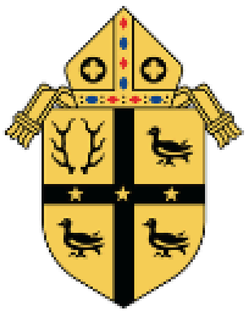
Collections: Funds received as weekly offerings (envelopes, online, loose), Christmas, Holy Days and other marked offerings given.
Other Revenue: All other Operating and Non-Operating funds received, such as donations, event fees, and interest.
Salary & Benefits Expense: Costs related to employee compensation, including wages, payroll taxes, pension, health insurance, and other benefits.
Contractor Expense: Costs related to contractors providing a service to the parish/school, such as Administrative Services and Janitorial.
Facilities Expense: Costs related to building expenses, utilities, and telecommunications.
Other Expense: All other operating expenses not included in the previous categories.
Capital Expense: Costs related to major repairs, renovations and other major building related purchases.
Net Income: Total Revenue minus Total Expenses (includes both Operating and Non-Operating).
Parish Subsidy: Calculated based on the net loss for the school operating unit (Elementary and/or High School).
Parish Tuition Scholarships: Funds donated to an external Catholic school for the purpose of student scholarships.
Cash: The reconciled checking account balance.
Unrestricted Savings: The sum of the unrestricted Detroit Catholic Parishes & Schools Trust account balances.
Endowments: Long-Term investments for the purpose of generating interest income to support operations over time. The endowments are limited to a 5.25% annual distribution.
Donor Restricted Trust: The sum of the restricted Detroit Catholic Parishes & Schools Trust account balances.
Bills Due: Amounts owed to vendors for goods and services received/ordered by not yet paid for.
Payable Loans: Amounts owed to lenders or financial institutions (Archdiocese of Detroit) that must be repaid over time, often with interest.
Other Liabilities: Other amounts owed by the parish/school, including any tuition collected prior to the start of the school year.

Revenue | 3 Year Trend

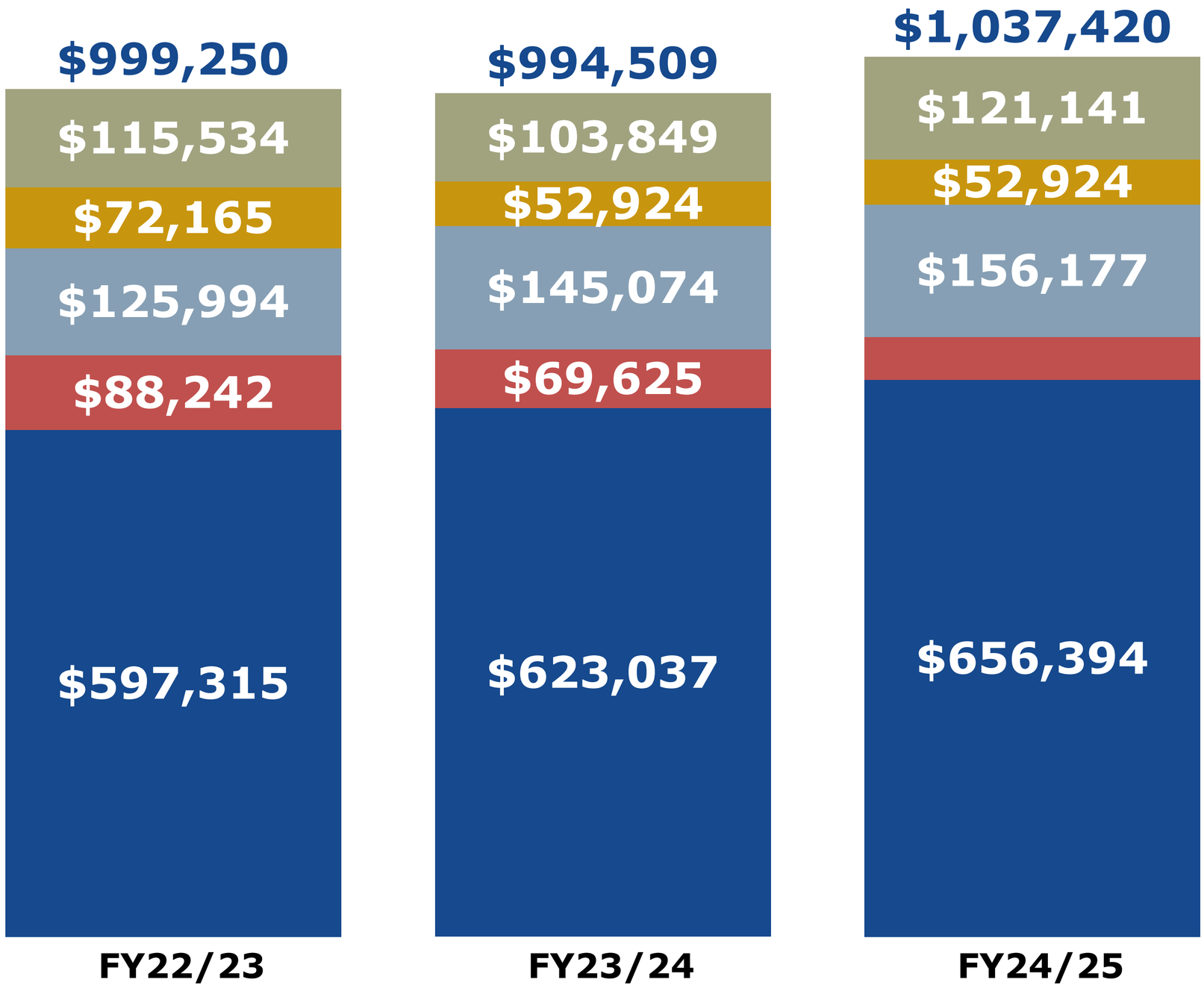


Source: Financial Data reported per Intacct on 9/16/2025

Operating Expenses | 3 Year Trend



● Salary & Benefits ● Contractors ● Facilities ● AOD Assessment ● Other



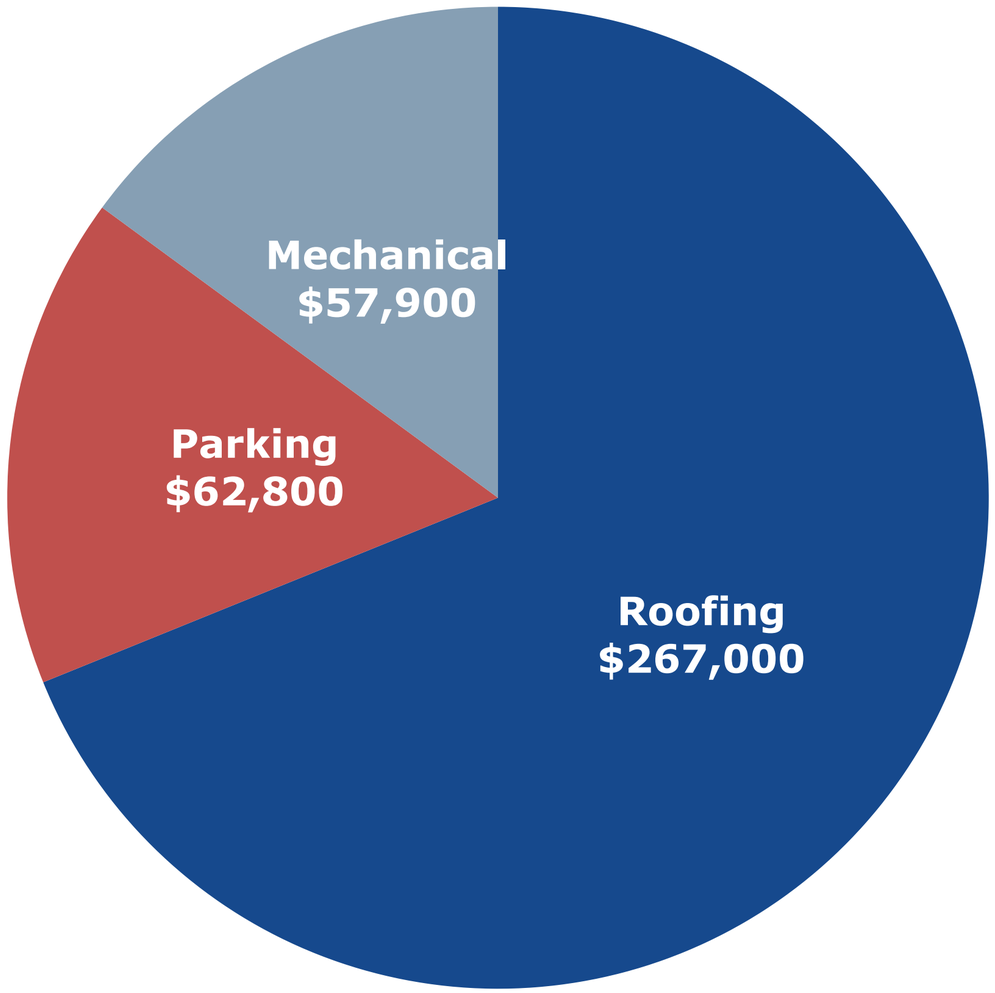
Source: Financial Data reported per Intacct on 9/16/2025

Parish Deferred Maintenance

Maintenance Required

$387,700

Total Estimated Cost

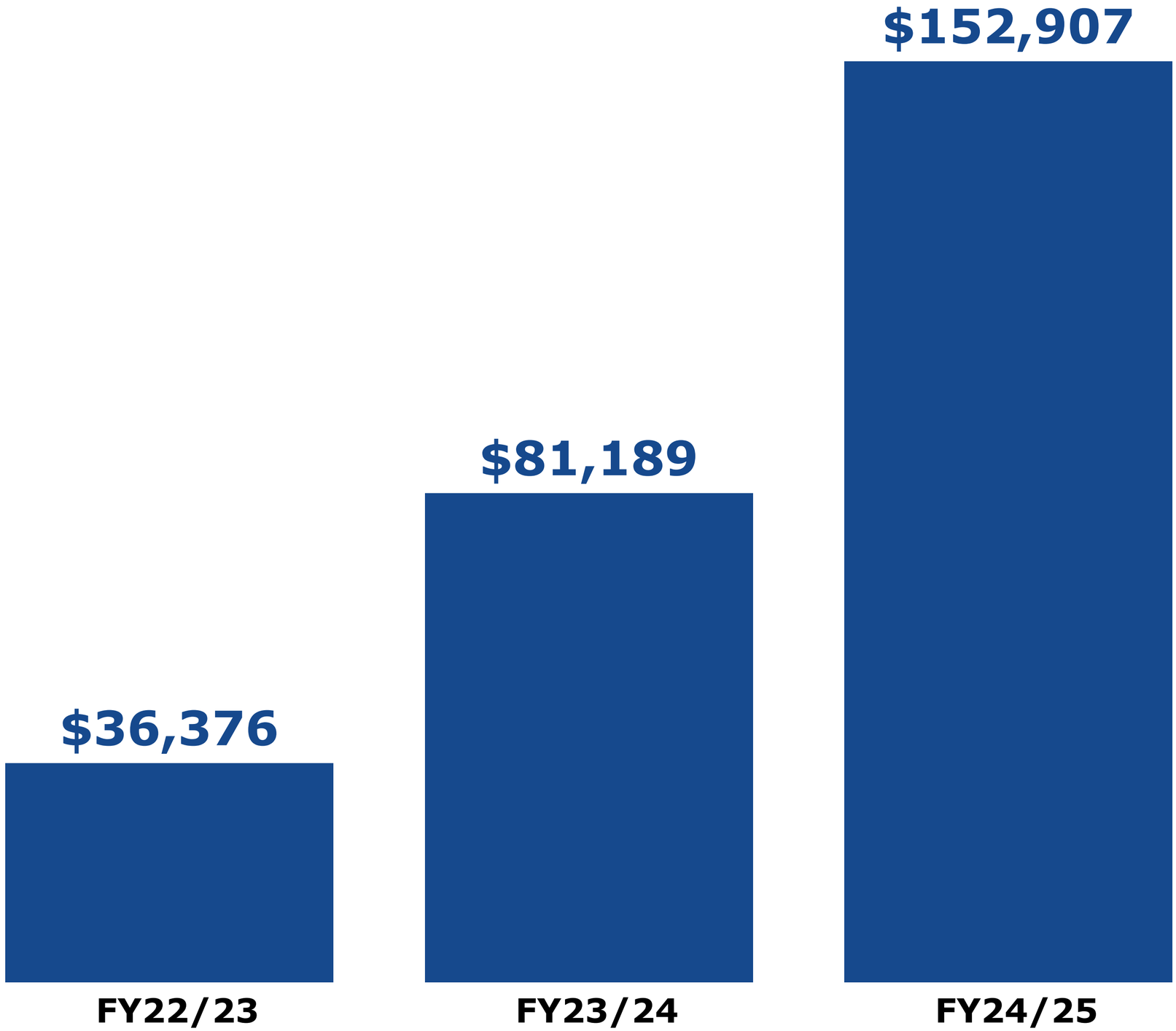


4/25/25

Evaluation Report Date

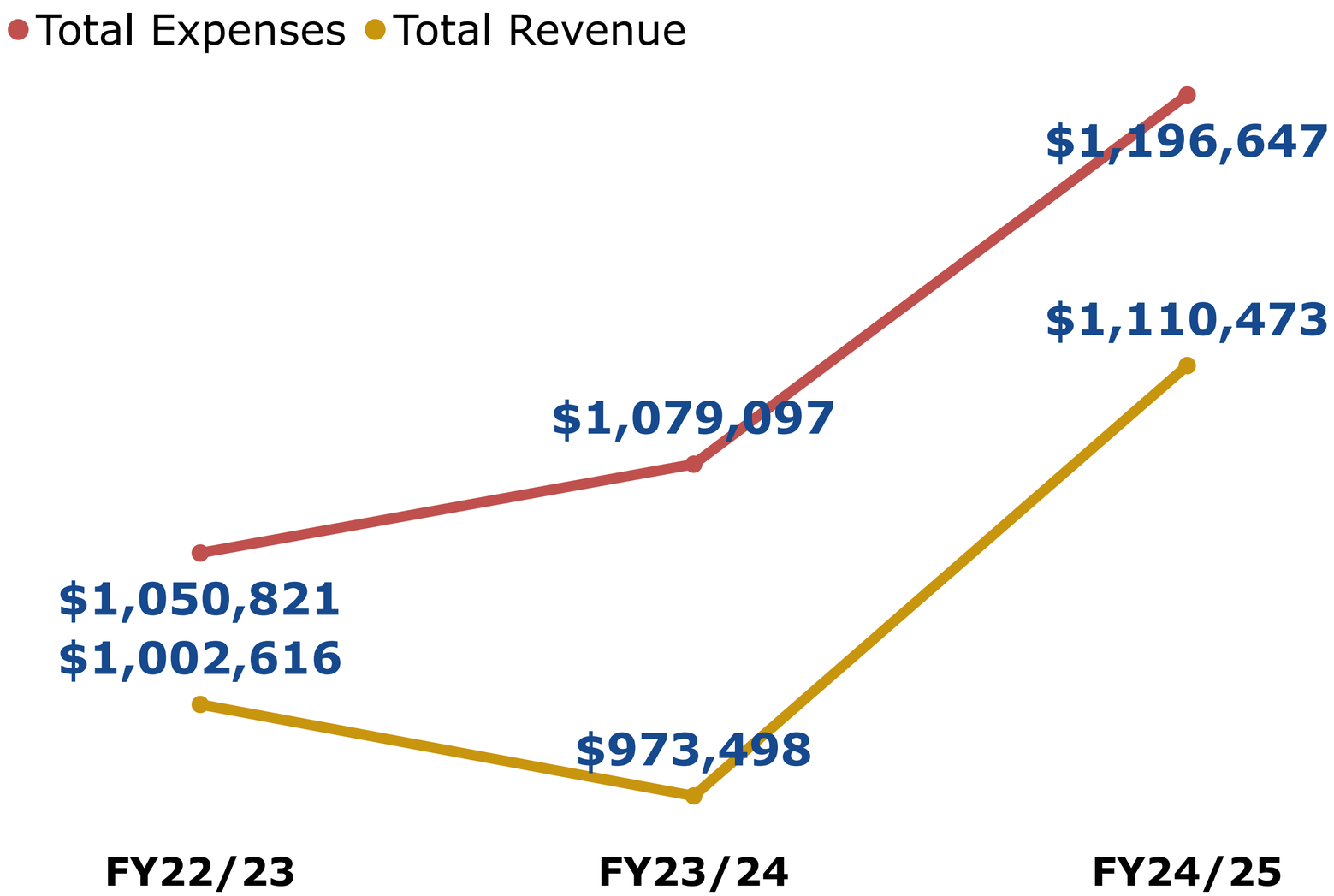
Source: Property Condition Evaluation

Capital Expenses | 3 Year Trend



Source: Financial Data reported per Intacct on 9/16/2025

Revenue and Expenses



Net Income/(Deficit)

FY22/23	FY23/24	FY24/25
($48,205)	($105,599)	($86,175)

The relationship between revenue and expense shows net surplus/(deficit).

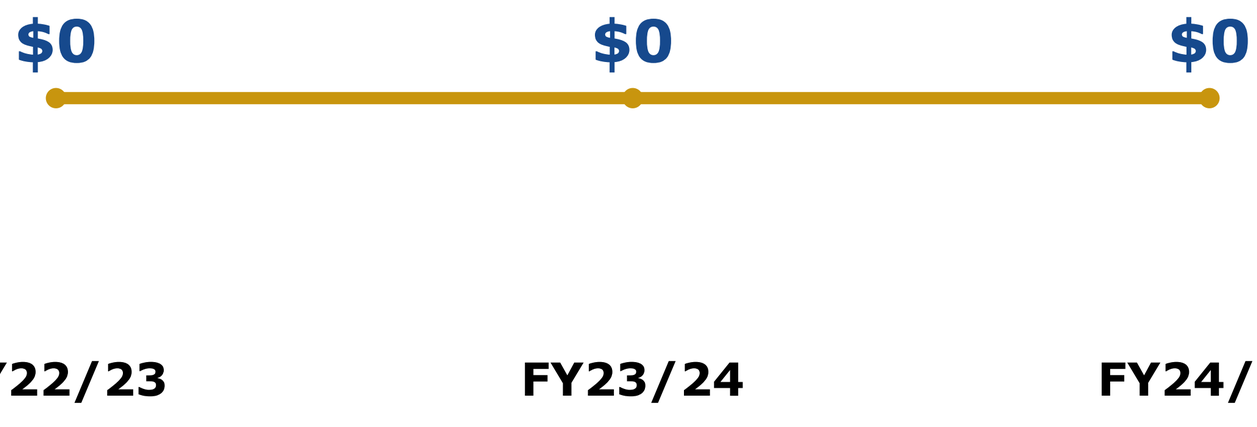
A higher yellow line (revenue) shows a positive net income in a given year.

A higher red line (expense) shows a negative net income in a given year.

Source: Financial Data reported per Intacct on 9/16/2025

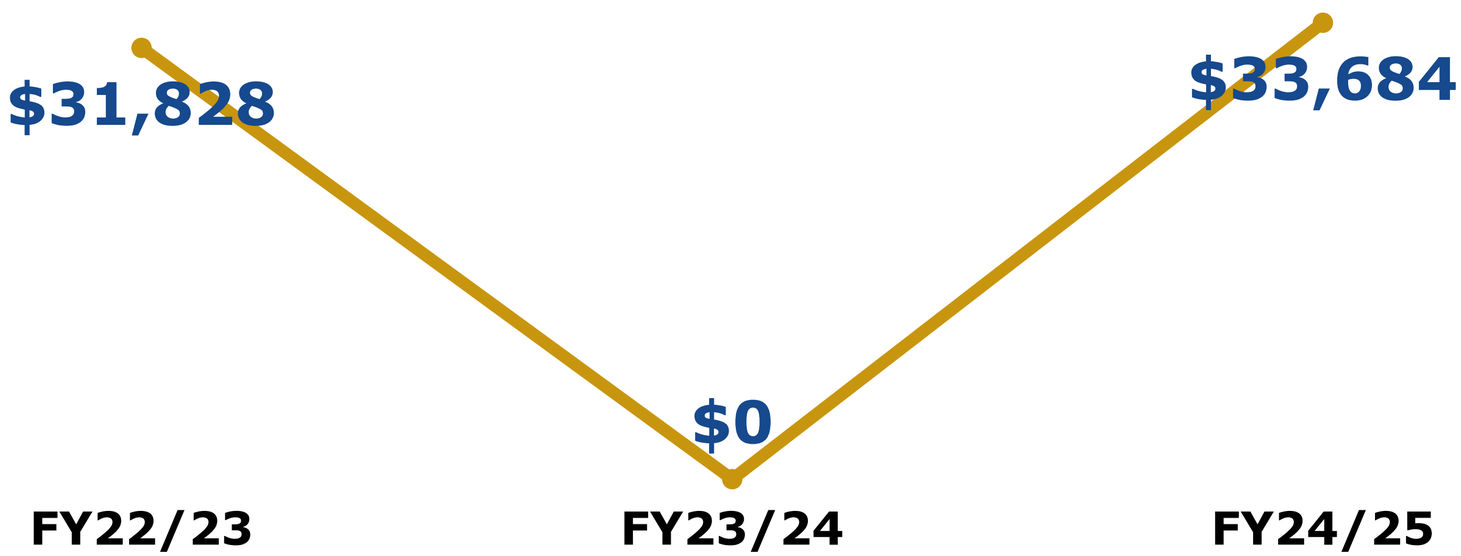
Catholic Education Investment

Parish Subsidy for Catholic School



Parish subsidies fill the gap between tuition and school operating expenses for parishes with a school.

Parish Tuition Scholarships

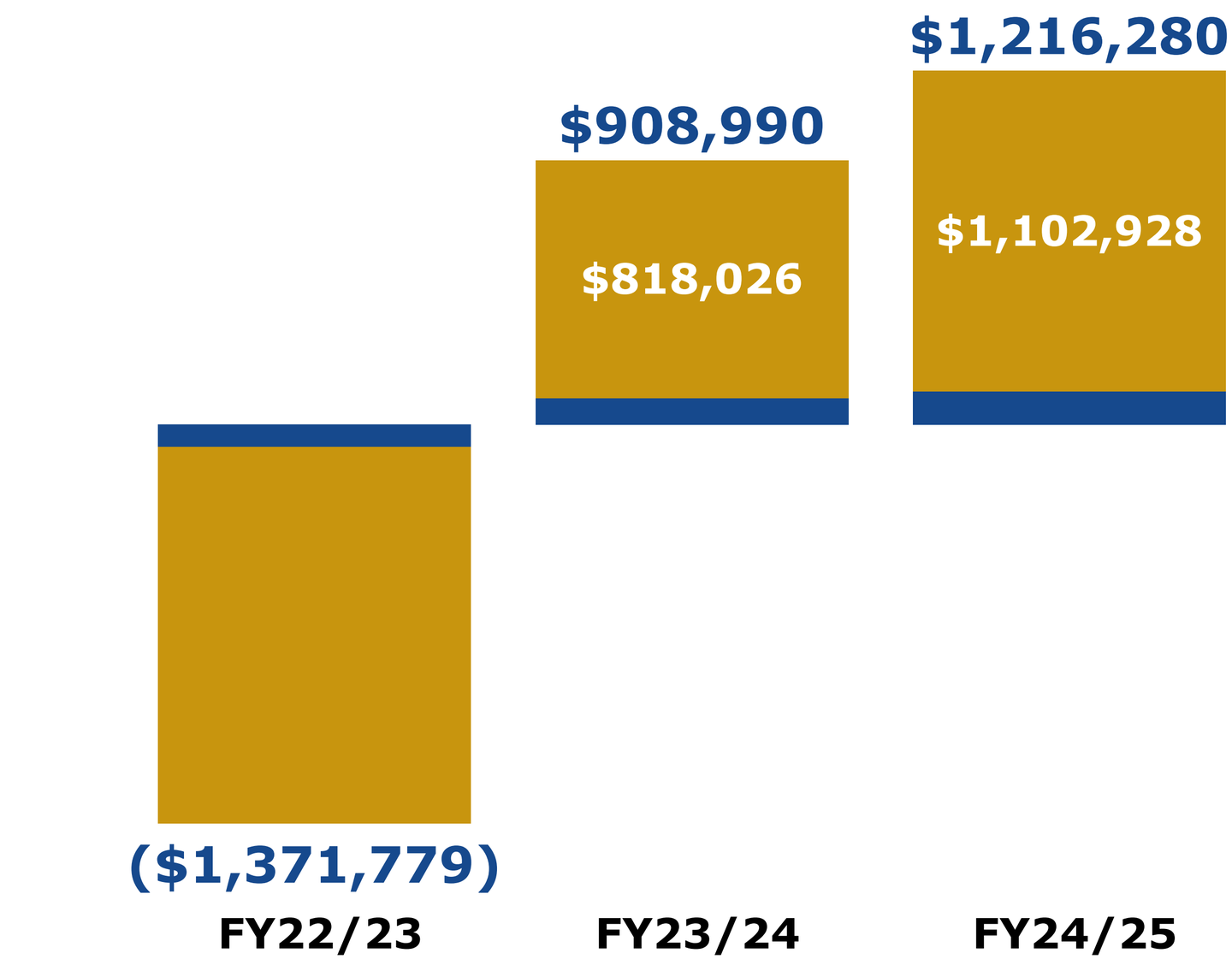


Parish Tuition Scholarships are parish funds used to help cover tuition costs for students attending Catholic Schools outside of the parish.

Source: Financial Data reported per Intacct on 9/16/2025

Savings & Investments Keys for Sustainability

Cash and Savings (Unrestricted)



An increase of cash and savings usually means the parish is doing well financially. It also means they are better prepared to handle surprise costs or tough times.

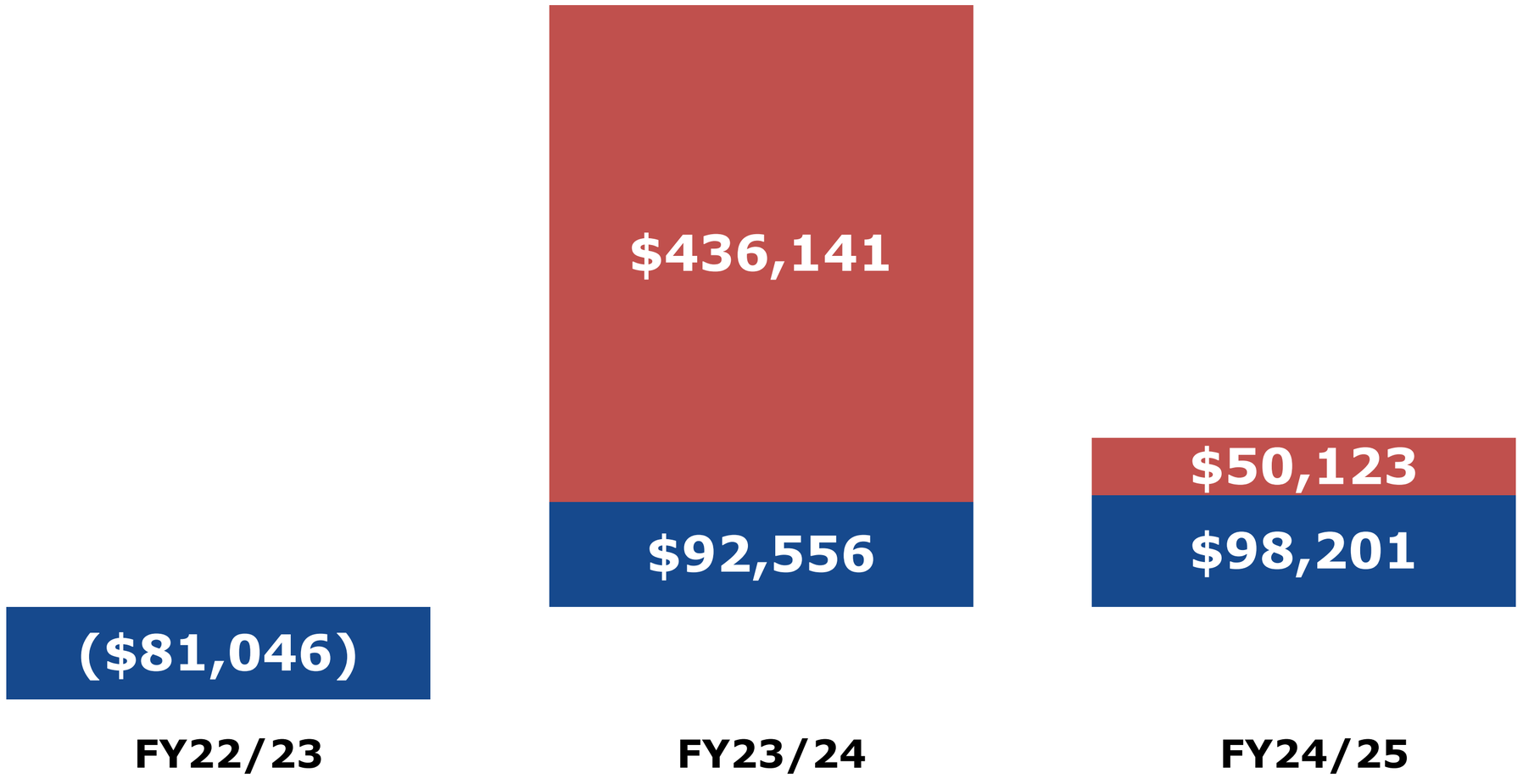
If cash and savings goes down, it may mean a parish is spending more, or collecting less. Having less cash can make it harder to deal with unexpected expenses. Sometimes, this drop is planned—like using savings for big projects or repairs.

Source: Financial Data reported per Intacct on 9/16/2025

Savings & Investments
Keys for Sustainability

Savings & Endowments (Restricted)

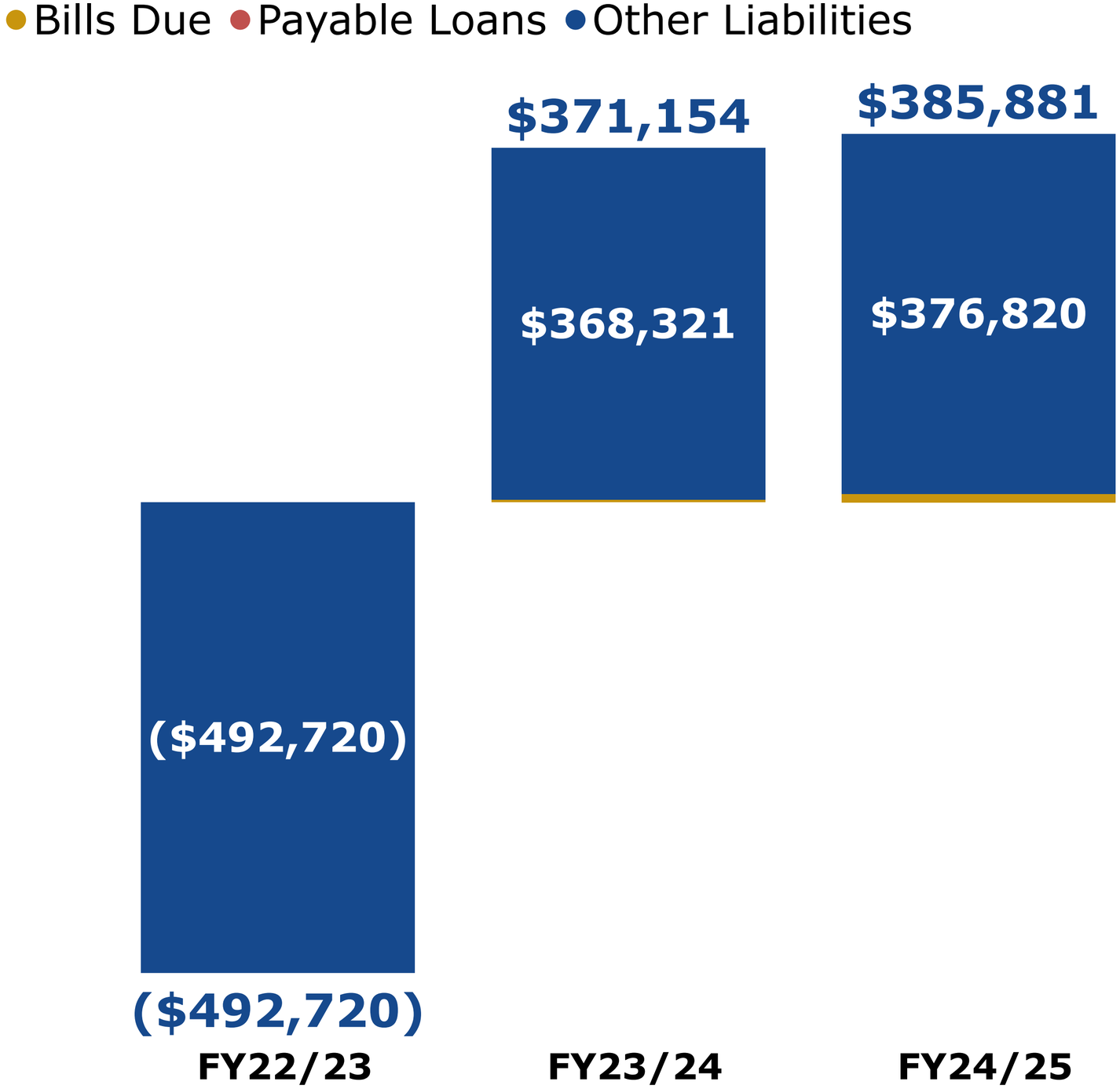
● Endowments ● Donor Restricted Trust



Note: AOD Endowments are limited to a 5.25% annual distribution

Source: Financial Data reported per Intacct on 9/16/2025

Debts and Liabilities



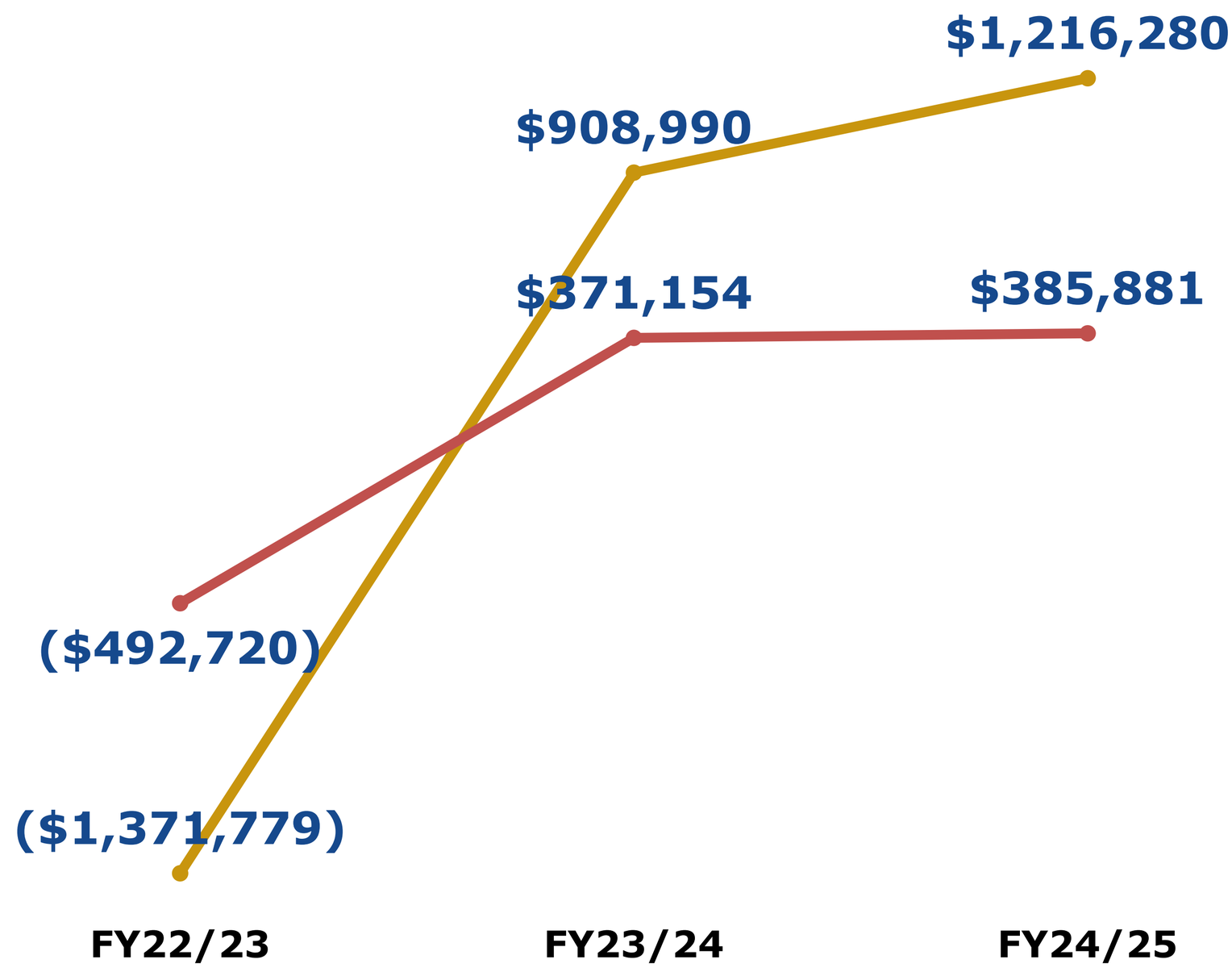
Debt going up, may mean a parish is having trouble with money or not bringing in enough cash. More debt also means more risk, especially if income isn't growing.

If debt is going down, that's usually a good sign. It means the parish is paying off what it owes and becoming more financially stable. It could also mean they're spending wisely and managing money better.

Source: Financial Data reported per Intacct on 9/16/2025

Assets and Liabilities

Relationship of Assets and Liabilities



The relationship between your Assets and Liabilities shows your net equity (net surplus/deficit) over time.

A higher **yellow** line (Unrestricted Cash/Savings) shows your parish holds more cash than you owe out.

A higher **red** line (liabilities) shows you owe more out than your parish holds in cash.

Note: Cash does not include any funds due, but not yet paid (e.g. Tuition Receivable)

Source: Financial Data reported per Intacct on 9/16/2025

Contextual Comments

Capital Expenses show a significant increase. This is because in the last two years many capital improvement projects have been performed.1. The restrooms at St. Stephen were renovated, and an additional restroom was installed at St. Joseph.2. A concrete ramp was installed at the north side of St. Stephen for accessibility for people with disabilities. 3. Much needed new lighting fixtures were installed throughout St. Stephen church. 4. Air conditioning was installed at St. Stephen.

Catholic Education Holy Trinity has no school, but in union with the other parishes in the Blue Water Vicariate without schools makes an annual contribution to support the Catholic Schools functioning in the vicariate. Our parish averages a little over $33,000 annually in support.

In the history of Holy Trinity is the mention of the merging of three parishes. Of those parishes only two churches are functioning: St. Stephen and St. Joseph. On weekends, St. Stephen celebrates two Masses (Saturday 4 p.m.- Sunday 9 a.m.) and St. Joseph one Mass (11a.m.). However, as of July 1, 2025, St. Joseph has been serving as one of the four approved sites in the AOD for the Traditional Latin Mass (TLM). Fr. Lee Acervo has been celebrating TLM at 8 a.m. on Sundays.